#### Mahin Furniture Math



Project by-Md. Jalal Khan

Identified By - Md. Ruhul Amin Verified by- Md. Alhaz Sarkar

Madhobpur Unit Area 4

**GRAMEEN TRUST** 

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Md.Jalal Khan		
Age	:	03 Jun -1984 (33 Years)		
Marital status	:	Married		
Children	:	01 Son 02 Doaughters		
No. of siblings:	:	05 Brothers 03 Sisters		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father  Mst.Guol Banu  Md. Yousuf Ali  Branch: Bohara .Centre: 7/m Group no:02 Loanee no.1183 Member since:2005  First loan:5,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	:	Existing loan: 0 Outstanding: 0  N/A  N/A  N/A  N/A		
Education	:	Class- Five		

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Furniture
Initial Investment	:	50,000
Trade License		195 (2017-2018)
Business Experience And Training Info	:	20Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01726-570940
NU Project Source/Reference	:	GT- Madhobpur Unit

# BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother.. has been a member of Grameen Bank since 2005-2013 (08years). At first She took 5,000 taka from GB. GB Borrower invested GB Loan in work and gradually improved their living standard by using GB loan.

#### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mahin Furniture Math
Address/ Location	:	Montala Bazar, Madhobpur, Hobigonj
Total Investment in BDT	:	2,90,000
Financing	:	Self BDT- 2,40,000 /-(from existing business) 82% Required Investment BDT-50,000 /-(as equity) 18%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	30% 30% 1 month

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Items-1,80,000 Machines-20,000 Shop Advance- 40,000	2,40,000		2,40,000
Proposed items:		50,000	50,000
Total Capital	2,40,000	50,000	2,90,000

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name	Unit (Quantity)	Amount		
Cot	05	100,000		
Chair &Table	01 set	30,000		
Wood		30,000		
Dressing Table	01	20,000		
Total Present Stock		1,80,000		

Proposed items					
Product Name	Unit (Quantity)	Amount			
Varieties kind of wood		50,000			
Total Proposed items		50,000			

#### INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales (A)	4,000	1,20,000	14,40,000		
Less: Cost of sales (B)	2,800	84,000	10,08,000		
Profit (C) [C=(A-B)]	1,200	36,000	4,32,000		
Income from Services					
Gross Profit					
Less: Operating Costs					
Electricity bill		800	9,600		
Night guard bill					
Shop Rent		3,000	36,000		
Mobile bill		300	3,600		
Present salary/Drawings- self		7,000	84,000		
Present Salary-Staff (04)		20,000	2,40,000		
Conveyance or Transport					
Others (fees, Entertainment, TL renewal)		400	4,800		
Non Cash Item:					
Depreciation Expenses(20,000)*10%		167	2,000		
Total Operating Cost (F)		31,667	3,80,004		
Net Profit (E-F):		4,333	51,996		

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BDT)			Year 2 (BDT)		
Farticulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	4,500	1,35,000	16,20,000	4,700	1,41,000	16,92,000	
Less: Cost of Sale (B)	3,150	94,500	11,34,000	3,290	98,700	11,84,400	
Profit (A-B)=(C)	1,350	40,500	4,86,000	1,410	42,300	5,07,600	
Income from Services							
Gross Profit							
Less: Operating Costs							
Electricity bill		800	9,600		800	9,600	
Night guard bill							
Shop Rent		3,000	36,000		3,000	36,000	
Mobile bill		400	4,800		500	6,000	
Present salary/Drawings- self		7,000	84,000		7,000	84,000	
Present Salary-Staff (02)		20,000	2,40,000		20,000	2,40,000	
Conveyance or Transport							
Others (fees, Entertainment, TL renewal)		500	6,000		600	6,000	
Non Cash Item:							
Depreciation Expenses		167	2,000		167	2,000	
Total Operating Cost		31,867	3,82,404		32,067	3,84,804	
Net Profit (C-D) = (E)		8,633			10,233	1,22,796	
GT payback			30,000			30,000	
Retained Income:			73,596			92,796	

## CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,03,596	1,22,796
1.3	Depreciation (Non cash item)	2,000	2,000
1.4	Opening Balance of Cash Surplus		75,596
	Total Cash Inflow	1,55,596	1,99,392
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	75,596	1,69,392

#### **SWOT ANALYSIS**

## STRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

### WEAKNESS

Less Stock

### **O**PPORTUNITIE

- More Employment opportunity
- Expansion of business

#### THREATS

- Competitors
- Theft
- Fire





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NATIONAL ID CARD Name: গণপ্রজাতন্ত্রী বাংলাদেশ সরকার भाडा: याजी: Date of Birth: 01 Mar 1960 মোছাঃ মালেকা বাবুন MST. GOUL BANU মোছাঃ গোল বানু ইউস্ফ আলী बाठीय পরিচয় পত্র





















