

Proposed NU Business Name: KHANDOKER FURNITURE



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Project verified by : Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD: MASUM BILLA BABU |
| Age | : | 10-06-1987 (30 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Unmarried |
| Children | : | - |
| No. of siblings: | : | 02 sisters 01 Brother |
| Address | : | Vill: Alkha P.O: Fultola P.S: Fultola Dist: Khulna |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | ROHIMA BEGUM |
| (iii) Father's name | : | MAHABUB KHONDOKER |
| (iv) GB member's info | : | Branch: Fultola, Centre # 06(Female), Member ID: 1533, Group No: 05 Member since: 04-06-2000 (17Years) First loan: BDT 5,000Taka. |
| Further Information: | | Existing loan: 50,000 Outstanding loan: 18480/-. |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC ASA etc.. | : | No |

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

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info | : | 03 years experience in running business. He has No training. |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01941-415594 |
| Family's Contact No. | : | 01626-631114 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA BEGUM Joined Grameen Bank Since 17 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | KHANDOKER FURNITURE |
| Location | : | Fultola, Khulna |
| Total Investment in BDT | : | BD 2,60,000 |
| Financing | : | Self BDT 2,00,000(from existing business) 77% Required Investment BDT 60,000(as equity) 23% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 25ft x 20ft= 500 Square ft |
| Security of the shop | : | 1,50,000Taka. |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes,Sakes, Wear drop, Mishaps, Kat, Destin Table, Alna Etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 03 Employee. After getting equity fund no employee will be appointed▪The Shop is Rented.▪Collects goods from Sikirhat. |

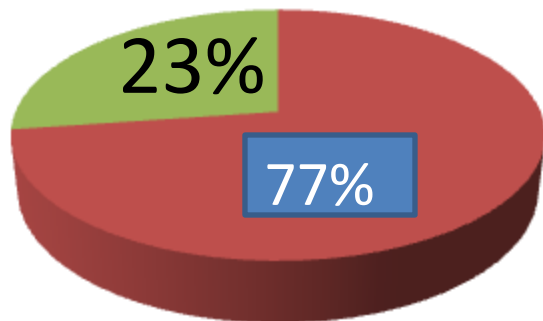
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|-----------------|
| Revenue (sales) | | | |
| Sakes, Wear drop, Mishaps, Kat, Destin Table, Alna Etc. | 5,500 | 1,65,000 | 1,980,000 |
| Total Sales (A) | 5,500 | 1,65,000 | 1,980,000 |
| Less. Variable Expense | | | |
| Sakes, Wear drop, Mishaps, Kat, Destin Table, Alna Etc. | 4,675 | 1,40,250 | 1,683,000 |
| Total variable Expense (B) | 4,675 | 1,40,250 | 1,680,000 |
| Contribution Margin (CM) [C=(A-B)] | 8,25 | 24,750 | 2,97,000 |
| Less. Fixed Expense | | | |
| Rent | | 2,500 | 30,000 |
| Electricity bill | | 200 | 2,400 |
| Transportation | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Salar (staff) | | 3,000 | 36,000 |
| Entertainment | | 2,00 | 2,400 |
| Guard | | | |
| Genaretor | | 0 | 0 |
| Mobile bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 11,300 | 1,35,600 |
| Net Profit (E) [C-D] | | 13,450 | 1,61,400 |

Investment Breakdown

| Existing | | | | | Proposed | | | |
|--------------|------|------------|-----------------|-------------|----------|------------|---------------|-----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Particulars | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Sakes | 03 | 10000 | 30000 | Wood | 50 | 800 | 40000 | 70000 |
| Wear drop | 03 | 20000 | 60000 | Rong | 20 | 150 | 3000 | 63000 |
| Mishaps | 02 | 4000 | 8000 | Hard Bord | 50 | 32 | 1500 | 81500 |
| Kat | 04 | 20000 | 80000 | Glass | 60 | 70 | 4200 | 84200 |
| Destin Table | 01 | 8000 | 8000 | Kobja | 20 | 270 | 5400 | 13,400 |
| Alna | 02 | 2000 | 4000 | Loha | 60 | 80 | 4800 | 8800 |
| others | - | - | 10000 | Others | - | - | 1000 | 11000 |
| Total | | | 2,00,000 | | | | 60,000 | 2,60,000 |

Source of Finance



Entrepreneur Investment:
2,00,000
Investor Investment:60,000
Total Investment:2,60,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2 nd year |
|---|-------|---------------|-----------------|-----------------|
| Revenue (sales) | | | | |
| Sakes, Wear drop, Mishaps, Kat, Destin Table, Alna Etc. | 8,000 | 2,40,000 | 2,880,000 | 3,024,000 |
| Total Sales (A) | 8,000 | 2,40,000 | 2,880,000 | 3,024,000 |
| Less. Variable Expense | | | | |
| Sakes, Wear drop, Mishaps, Kat, Destin Table, Alna Etc. | 6,800 | 2,04,000 | 2,448,000 | 2,570,400 |
| Total variable Expense(B) | 6,800 | 2,04,000 | 2,448,000 | 2,570,400 |
| Contribution Margin (CM) [C=(A-B) | 1,200 | 36,000 | 4,32,000 | 4,53,600 |
| Less. Fixed Expense | | | | |
| Rent | | 2,500 | 30,000 | 30,000 |
| Electricity bill | | 3,00 | 3,600 | 3,800 |
| Transportation | | 500 | 6,000 | 6,200 |
| Salary (self) | | 5,000 | 60,000 | 60,000 |
| Salar (staff) | | 6,000 | 72,000 | 72,000 |
| Entertainment | | 3,00 | 3,600 | 3,800 |
| Guard | | 0 | 0 | 0 |
| Genaretor | | 0 | 0 | 0 |
| Mobile bill | | 4,00 | 4,800 | 5,000 |
| Total fixed Cost (D) | | 15,000 | 1,80,000 | 1,80,800 |
| Net Profit (E) [C-D) | | 21,000 | 2,52,000 | 2,72,800 |
| Investment Payback | | | 36,000 | 36,000 |

Cash flow projection on business plan (rec. & Pay)

| <i>SI #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>2 year (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 60,000 | |
| 1.2 | Net Profit | 2,52,000 | 2,72,800 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 1,97,520 |
| | Total Cash Inflow | 3,12,000 | 4,70,320 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 60,000 | |
| 2.2 | Payment of GB Loan | 18,480 | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36,000 | 36,000 |
| | Total Cash Outflow | 1,14,480 | 36,000 |
| 3 | Net Cash Surplus | 1,97,520 | 4,34,320 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













বিসমিল্লাহির রহমানির রহিম

খন্দকার ফার্নিচার হাউজ



সকল প্রকার কাঠের আসবাবপত্র তৈরী ও বিক্রোতা

মিছরী দেওয়ান শাহ রোড, ফুলতলা বাজার, খুলনা।
মোবাইলঃ ০১৯১১-৬০২৬০৮, ০১৮১১-৭৪৪৬৫৯



FAMILY PICTURE

