

Proposed NU Business Name: **FARID TIMBERS & FURNITURE HOUSE**



Project identification and prepared by: Md. Atikur Rahman,
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	FARID
Age	:	01-01-1985 (30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother and 2 Sisters
Address	:	Vill: Hinnai Para, P.O: D. Elenga, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MODHUMALA
(iii) Father's name	:	MD. ABU SAIEED
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 30(Female), Member ID: 4732 Group No: 03 Member since: 15-02-1993 (22 Years) First loan:3,000 taka.
Further Information:		Outstanding loan: Nill
(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	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-816797
Mother Contact No.	:	01731-008344
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Modhumala is a member of Grameen Bank since 22 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband's business.

Proposed Nobin Udyokta Business Info

Business Name	:	FARID TIMBERS & FURNITURE HOUSE
Location	:	Bolla Road, Elenga, kalihati, Tangail
Total Investment in BDT	:	BDT 5,50,000
Financing	:	Self BDT 3,50,000 (from existing business) 64% Required Investment BDT 2,00,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Cot, Chair, Table, Showcase, Wear drop, Almirah, Sofa etc.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing three artisans.▪After getting equity fund one artisans will be appointed.▪Collects goods from Naogoan, Ponchogor, Dinajpur.▪The shop is rented.▪Agreed grace period is 4 months.

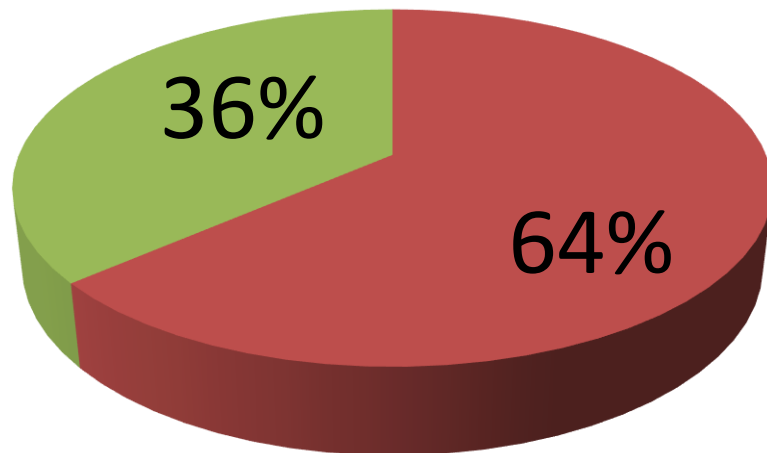
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cot, Chair, Table, Showcase, Wear drop, Almirah, Sofa etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Cot, Chair, Table, Showcase, Wear drop, Almirah, Sofa etc	3,250	97,500	1,170,000
Total variable Expense (B)	3,250	97,500	1,170,000
Contribution Margin (CM) [C=(A-B)]	1,750	52,500	630,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity Bill		1,000	12,000
Generator Bill		200	2,400
Mobile Bill		300	3,600
Transportation		3,000	36,000
Salary (self)		8,000	96,000
Salary (staff)		26,000	312,000
Entertainment		300	3,600
Total fixed Cost (D)		42,300	507,600
Net Profit (E) [C-D]		10,200	122,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cot, Chair, Table, Showcase, Wear drop, Almirah, Sofa etc	1,45,000	-	1,45,000
Wood	1,00,000	1,80,000	2,80,000
Burnish	5,000	20,000	25,000
Security	1,00,000	-	1,00,000
Total	3,50,000	2,00,000	5,50,000

Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 200,000
- Total 550,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cot, Chair, Table, Showcase, Wear drop, Almirah, Sofa etc	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Cot, Chair, Table, Showcase, Wear drop, Almirah, Sofa etc	4,550	136,500	1,638,000	1,719,900	1,805,895
Total variable Expense (B)	4,550	136,500	1,638,000	1,719,900	1,805,895
Contribution Margin (CM) [C=(A-B)	2,450	73,500	882,000	926,100	972,405
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity Bill		1,000	12,000	13,000	14,000
Generator Bill		200	2,400	3,000	3,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		5,000	60,000	65,000	70,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		33,000	396,000	396,000	396,000
Entertainment		500	6,000	6,500	7,000
Total Fixed Cost		51,750	621,000	622,000	629,000
Net Profit (E) [C-D]		21,750	261,000	304,100	343,405
Investment Payback			80,000	80,000	80,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	261,000	304,100	343,405
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		181,000	405,100
	Total Cash Inflow	461,000	485,100	748,505
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	181,000	405,100	668,505

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 07 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















দোকান ঘর ভাড়া চুক্তি পত্র

প্রথম পক্ষ (মালিক) নাম: মো: নূরিন শিকদার সিদ্দিক নাম: মো: হুমায়ুন সিদ্দিক

দ্বিতীয় পক্ষ (ভাড়াটিয়া) নাম: মো: হাবিবুল কাদের নাম: মো: হাবিবুল কাদের

পক্ষ দুজনেরা পত্রটি স্বাক্ষর করে এই মর্মে যে তাদের নিজস্ব সম্পদে ভাড়া

শর্তাবলী

- ১. মালিক ভাড়া চুক্তি ইচ্ছাকৃত মতের ১ বছরির মধ্যে ...
- ২. ভাড়া প্রাপ্তির ক্ষেত্রে ভাড়া
- ৩. দোকান ঘরে

ক্রমিক নং- 2836

এলেক্সা পৌরসভা

নাইলেস নম্বর: ২৮৩৬

১৭-০২-২ সনের ০২, এল. সি. নং সরকারী সোর্সিংকেশন এবং ১৯৬০

ব্যবসা লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম: হাবিবুল কাদের আমিন স্ট্রিক মার্শালিটাক মার্শাল

স্বাক্ষর: হাবিবুল কাদের, হাবিবুল কাদের, কামিলুল ইসলাম

স্বাক্ষর: হাবিবুল কাদের

সেখানে উল্লিখিত তারিখ: ০০ জুন ২০১০ খ্রিঃ পর্যন্ত

Table with columns: লাইসেন্স ফি, ভাড়া, মোট টাকা

মোট টাকা: তিন হাজার তের টাকা

স্বাক্ষর: হাবিবুল কাদের

এই নথি কখনোই স্থগিত করা হবে না

National ID Card of Bangladesh with photo and details: Name: FARID, Date of Birth: 01 Jan 1985, ID NO: 19859314736000017

এই নথি সরকারী স্বাক্ষর প্রাপ্ত হলে ...



SBMS 136.111/nuais To 13-371555 Samajik Byabosha

FAMILY PICTURE

