Proposed NU Business Name : Asma Furniture House

201910R2KS

NU Identified and PP Prepared: Md. Khairul Basar (Chandpur Sadar Unit) Verified by: Md. Nazrul Islam Presented by: Md. Rubel Bepari



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Rubel Bepari
Age	:	01-01-1990 (25 Years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 Brother & 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√FatherNargish BegumMd. Billal BepariBranch: Sha Mahammodpur, Centre: 57/m, Group-02,Loanee no: 5335/2,Member since: 21/09/1998First Ioan: 5000Tk,Existing Ioan: 120000,Outstanding: Tk. 54660.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others		NU N/A N/A N/A N/A
Education	:	Class Nine

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

Present Occupation	:	Wood & Furniture Business
Trade License	:	136/15-16
Business Experience And Training Info	:	07 years
Other Own/Family Sources of Income	:	Father (wood business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01867150603
NU Project Source/Reference	:	GT -Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1998. At first she took a loan amount BDT 5000 from Grameen Bank. NU Expanded his business by using GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Asma Furniture House
Address/ Location	:	Ashikati, Chadkhar Bazar, Chandpur Sodar, Chandpur.
Total Investment in BDT	:	6,00,000
Financing	:	Self BDT : 400000 (from existing business) -66.67% Required Investment BDT : 200000 (as equity) - 33.33 %
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		8,000
Proposed Business		
% of present gross profit margin	:	40%
Estimated % of proposed gross profit margin	:	40%
(i) Agreed grace period	:	02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categ	ories:	(1)	(2)	(1+2)
Present stock items :				
Box Khat (20000*02 pcs) :	40000			
Semi box khat (10000 * 01 pcs) :	10000			
Cabinet (10000*01 pcs) :	10000			
Dressing Table (6500*02 pcs) :	13000			
Wardrobe (12000*01 pcs) :	12000			
Door (7000*5 pcs):	35000			
Shofa Set (20000*02 pcs):	40000	400000		400000
Wood various :				
(segun, Raintree gorzon, shil koray total 120kb)	: 120000			
Machine Items :				
Butar Machine with various FOL:	15000			
Drill Machine :	10000			
Others Accessories & Machineries :	15000			
Shop Rent Advanced:	80000			
Proposed Stock Items:				
Segun wood (25 kb*1200) :	30000			
Mehogini wood (30kb*1000) :	30000		20000	20000
Garzon wood(40kb*1300) :	50000		200000	200000
Raintree wood (150kb*600) :	90000			
Total Capital		400000	200000	600000

INFO ON EXISTING BUSINESS OPERATIONS

Doutioulous	Existing Busi	Existing Business (BDT)			
Particulars	Monthly	Yearly			
Sales	150000	1800000			
Less: Cost of sales	90000	1080000			
Gross Profit (40%) (C)	60000	720000			
Less: Operating Costs					
Electricity bill	600	7200			
Shop Rent	3500	42000			
Entertainment	300	3600			
Mobile bill	300	3600			
Present salary/Drawings- self	8000	96000			
Present salary-Employee (4)	32000	384000			
Others (transport , fees , etc)	200	2400			
Non Cash Item:					
Depreciation Expenses(40000*10%)	333	4000			
Total Operating Cost (D)	45233	542800			
Net Profit (C-D):	14767	177200			

FINANCIAL PROJECTION OF NO BOSINESS FLAN

Particulars	Year	1 (BDT)	Year	2 (BDT)	Year 3 (BDT)		
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	
Sales	180,000	2160000	200000	2400000	220000	2640000	
Less: Cost of sales	108000	1296000	120000	1440000	132000	1584000	
Gross Profit (C)	72000	864000	80000	960000	88000	1056000	
Less: Operating Costs							
Electricity bill	600	7200	700	8400	800	9600	
Entertainment	300	3600	350	4200	400	4800	
Shop Rent	3500	42000	3500	42000	3500	42000	
Mobile Bill (SMS & Reporting inclusive)	400	4800	450	5400	500	6000	
Present salary/Drawings- self	8000	96000	8000	96000	8000	96000	
Present salary-Employee (5)	40000	480000	45000	540000	50000	600000	
Others (Transport , fees)	300	3600	350	4200	400	4800	
Non Cash Item:							
Depreciation Expenses (40000*10%)	333	4000	333	4000	333	4000	
Total Operating Cost (D)	53433	641200	58683	704200	63933	767200	
Net Profit (C - D)	18567	222800	21317	255800	24067	288800	
Gt payback		80000		80000		80000	
Retained Income:	14	12800	17	5800	208800		

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	222800	255800	288800
1.3	Depreciation (Non cash item)	4000	4000	4000
1.4	Opening Balance of Cash Surplus		92140	271940
	Total Cash Inflow	426800	351940	564740
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan*	54660		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	334660	80000	80000
3.0	Net Cash Surplus	92140	271940	484740



STRENGTH

- > Availability of Products Sourcing.
- > Skilled & 04 Years of Experience
- Maintaining High Standard in local areas

W_{EAKNESS}

- > Less stock of wood
- Transportation cost.
- Increase products price.

O_{PPORTUNITIES}

- > Expansion Of Business
- > To acquire financial solvency.
- Good Relationship in the local area

THREATS

- Climate change effect may harm products.
- > Fire
- Political unrest





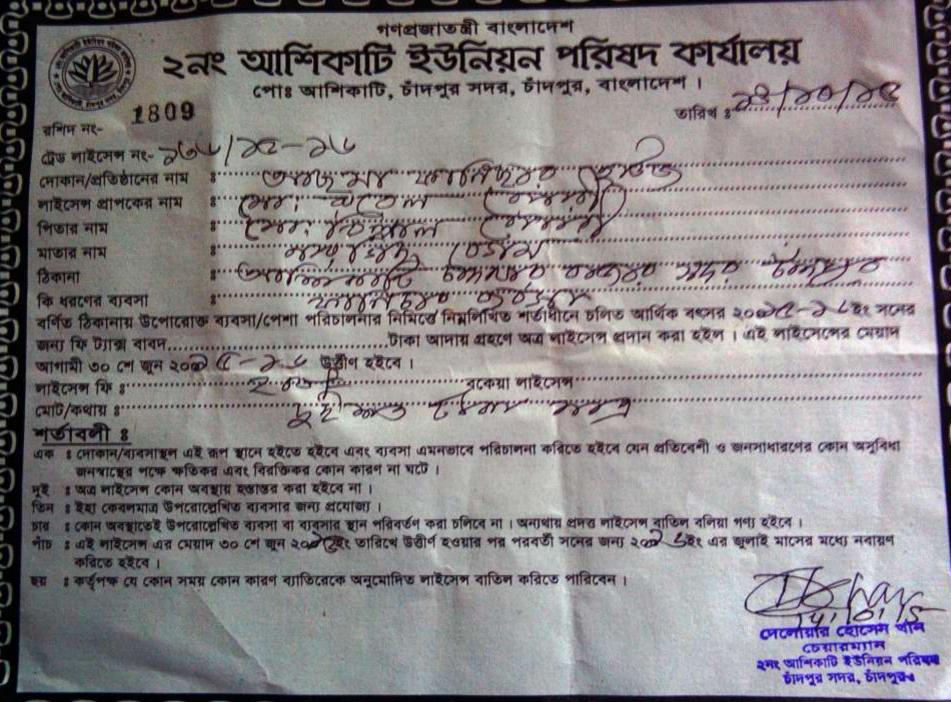








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Presented at GT's 20th Internal Design Lab on 03 November, 2015

For more information Grameen Trust Phone No : 9017038 **Md. Rubel Bepari** Cell No-01867150603

