### A Nobin Udyokta Project

Proposed NU Business Name: Akash-suborna Furniture Mart



**NU Identified and PP Prepared:** 

Md. Nazmul karim (Manikganj Unit)

**Verified by: Md.Khalilur Rahman** 

### Presented by:

Bishnu Kumar Sarker

Cellno: 01718794994

**GRAMEEN TRUST** 



### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Bishnu kumar Sarker
Age	:	32 Years
Marital status	••	Married
Children	••	2 Sons
No. of siblings:	••	3 Brothers
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    Amudini Rani Sarker  Narayon Chondro Sarker  Branch: Mohadevpur Branch Manikgonj, Centre # 59(M),  Group No.:07, Loanee no.: 6709  Member since : 2000, First loan: Tk. 5,000  Existing loan: 30,000Tk., Outstanding: 15,000
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
Education	:	Class Five

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

Present Occupation	:	Furniture Business
Trade License/ Drug License	:	MEUP/ 409
Business Experience		
And Training Info	:	15 Years
Other Own/Family Sources of Income	:	Brother (Abroad)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info		01718794994
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2000(15 Years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU's use this GB loan. Mother gradually improved their life standard by using GB loan.

## PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Akash-Suborna Furnitur Mart
Address/ Location	:	Mohadevpur Bazaar, Shibaloy , Manikganj.
Total Investment in BDT	:	7,50,000
Financing		Self BDT: 5,00,000 (from existing business) - 69% Required Investment BDT: 2,50,000 (as equity) - 31%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	5 months
	1	

## PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	Investments in different	categories:	(1)	(2)	(1+2)
i. ii. iii.	Present stock items: Advance Machineries Total Woods	: 50,000 : 1,50,000 : 3,00,000	5,00,000		5,00,000
<b>i.</b> ii.	Proposed Stock Items: Total Woods	: 2,50,000		2,50,000	2,50,000
	Total Capital		5,00,000/-	2,50,000/-	7,50,000/-

## PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items					
Product name with quantity	Amount				
Dressing Table (2pc*10,000)	20,000				
Wardrobe 1 pc	30,000				
Showcase (1 pc*20,000)	20,000				
Segun Wood (60cft*1000)	60,000				
Akashi Wood (50cft*800)	40,000				
Shilkoroi Wood (80cft*500)	40,000				
Mehguni Wood1 (120cft*500)	60,000				
Plywood, Burnish, Handle, lock	20,000				
Planer Machine (1pc)	50,000				
Molder Machine (1pc)	40,000				
Bin Machine (1Pc)	30,000				
Lawter machine (1pc)	20,000				
Hancso machine 91pc0	10,000				
Others	10,000				
Total Present Stock	4,50,000				

Proposed items				
Product Name with quantity	Amount			
Segun Wood (60cft*1000)	60,000			
Akashi Wood (63cft*800)	50,000			
Shilkoroi Wood (80cft*500)	40,000			
Mehguni Wood (120cft*500)	60,000			
Plywood, Burnish, Handle, lock	25,000			
Others	15,000			
Total Proposed Stock	2,50,000			

## INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales	7,500	2,25,000	27,00,000			
<b>Less:</b> Cost of sales	6,000	1,80,000	21,60,000			
Profit (20%) [A]	1,500	45,000	5,40,000			
Less: Operating Costs						
Electricity bill		15,00	18,000			
Shop Rent		4000	48,000			
Transport		500	6,000			
Mobile bill		400	4,800			
Present salary/Drawings- self		7,000	84,000			
Present salary employee (4)		20,000	2,40,000			
Others( Chada, SMS, TL)		300	3,600			
Non Cash Item:						
Depreciation Expenses(1,50,000*15%)		1,875	22,500			
Total Operating Cost (D)		35,575	4,29,600			
Net Profit (C-D):		9,425	1,13,100			

### FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	Τ)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	8,000	2,40,000	28,80,000	9,000	2,70,000	32,40,000	10,000	3,00,000	36,00,000
Less: Cost of sales	6,400	1,92,000	23,04,000	7,200	2,16,000	25,92,000	8,000	2,40,000	2,8,80,000
Profit (20%) [A]	1,600	48,000	5,76,000	1,800	54,000	6,48,000	2,000	60,000	7,20,000
Less: Operating Costs									
Electricity bill		1500	18,000		2,000	24,000		2,000	24,000
Shop Rent		4,000	48,000		4,000	48,000		4,000	4,8000
Transport		500	6,000		500	6,000		500	6,000
Mobile Bill		400	4,800		500	6,000		500	6,000
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Present salary employee (4)		20,000	2,40,000		20,000	2,40,000		20,000	2,40,000
Others (Chada,SMS,TL)		300	3,600		300	3,600		300	3,600
Non Cash Item:									
Depreciation Expenses( 1,50,000*15%)		1,875	22,500		1,875	1,875		1,875	22,500
Total Operating Cost (E)		35,575	4,26,900		36,175	4,34,100		36,175	4,34,100
Net Profit		12,425	1,49,100		17,825	2,13,900		23,825	2,85,900
Gt payback			1,00,000			1,00,000		•	1,00,000
Retained Income:		49,100		1,13,900			1,85,900		

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

SI#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,50,000		
1.2	Net Profit	1,49,100	2,13,900	2,85,900
1.3	Depreciation (Non cash item)	22,500	22,500	22,500
1.4	Opening Balance of Cash Surplus		56,600	1,93,000
	Total Cash Inflow	4,21,600	2,93,000	5,01,400
2.0	Cash Outflow			
2.1	Purchase of Product	2,50,000		
2.2	Payment of GB Loan*	15,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,00,000	1,00,000	1,00,000
	Total Cash Outflow	3,65,000	1,00,000	1,00,000
3.0	Net Cash Surplus	56,600	1,93,000	4,01,400

## SWOT ANALYSIS

# STRENGTH

- > Availability of Products Sourcing.
- ➤ Skilled & 15 Years of Experience
- Good Communication System.

## WEAKNESS

➤ Lack of Capital

## **O**PPORTUNITIES

- > Expansion Of Business
- ➤ To acquire financial solvency

## THREATS

- > Fire
- > Theft









































#### গণপ্রজাতন্ত্রী বাংলাদেশ-সরকার Government of the People's Republic of Bangladesh MATIONAL ID CARD / SION MARKET MA



বিষ্ণু কুমার সরকার नाय:

Name: Bishnu Kumar Sarker

পিতা: নারায়ন চন্দ্র সরকার

মাতা: আমুদিনী রানী সরকার

Date of Birth: 21 Jul 1983

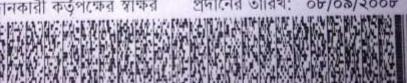
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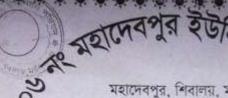
এই কার্ডটি গণগ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্ত পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: আগ শিমূলিয়া, আগ শিমূলিয়া, ডাকঘর: বুতনী - ১৮০০, শিবালয়, মানিকগঞ্জ

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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৮/০৯/২০০৮







মহাদেবপুর, শিবালয়, মানিকগঞ্জ

#### ট্ৰেড/প্ৰফেশন লাইসে

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০৯ সেন্টেমর,২০১৫ খ্রি.

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বিছঃ কুমার সরকার।

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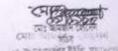
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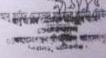
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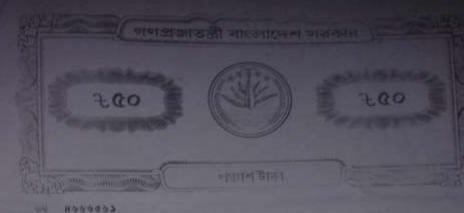
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#### Presented at

## 25<sup>th</sup> Internal Design Lab

On December 23, 2015 at GT

# Thank You