

Proposed NU Business Name: **MA BABAR ASHIRBAD FURNITURE**



Project identification and prepared by: Md. Aziz Ahmad
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	NEPAL CHANDRA SUTRODHAR
Age	:	14-03-1985(30 Years)
Education, till to date	:	Class Seven
Marital status	:	married
Children	:	1 Son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Kaloha P.O: Kaloha 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	:	LATE ANNA RANI SUTRODOR
(iii) Father's name	:	MRITTUNJOY SUTRODOR
(iv) GB member's info	:	Branch: Sohdebpur Kalihati Centre # 93(Female), Member ID: 1291/1, Group No: 08 Member since: 18-05-1993 (22 Years) First loan: 2,000 taka. Existing loan: 00 taka Outstanding loan: 00
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	Seventeen years experience in running business. He has 7 years training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-220864
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANNA RANI SUTRODOR joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	Ma Babar Ashirbad Furniture
Location	:	Kaloha Bazar,Kalihati,Tangail.
Total Investment in BDT	:	BDT 3,05,000
Financing	:	Self BDT 2,05,000(from existing business) 67% Required Investment BDT 1,00,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 819square ft
Security of the shop	:	00
Implementation	:	<ul style="list-style-type: none">▪ He makes various furniture's like showcase, wear drove, shelf, dinning table etc.▪He collects order & service on time.▪The business is operating by entrepreneur. Existing 3 employee.▪35% gain on sales▪After getting equity fund another one employee will be appointed.▪Collects goods from ShakipurT angail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Showcase, wardrobe, self, Table etc	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Showcase, waredobe, self, Table etc	2600	78000	936000
Total variable Expense (B)	2,600	78000	936000
Contribution Margin (CM) [C=(A-B)]	1,400	42000	504000
Less Variable Expense			
Rent		2,500	30000
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		25000	300000
Entertainment		300	3600
Mobile bill		200	2400
Total fixed cost (D)		35,000	420000
Net Profit (E)= [C-D]		7,000	84000

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Wall Showcase(1 set)	60,000	00	00
Golai wood	0	50,000	50,000
Chirai Wood	0	50,000	50,000
Sofa set(1 set)	50,000	0	1,00,000
Bed(1 set)	60,000		
Wear drove(1 set)	45,000	0	16000
Total	2,05,000	1,00,000	3,05,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Showcase,wardrobe, self,Table etc Item	5000	150000	1800000	1890000
Total Sales (A)	5000	150000	1800000	1890000
Less Variable Expense				
Showcase,wardrobe, self,Table etc Item	3250	97500	1170000	1228500
Total variable Expense (B)	3,250	97500	1170000	1228500
Contribution Margin (CM) [C=(A-B)]	1,750	52500	630000	661500
Less Variable Expense				
Rent		2,500	30,000	30,000
Electricity bill		1000	12000	5000
Transportation		1,500	18000	19,000
Salary (Self)		5000	60000	60000
Salary(Staff)		28500	342000	342000
Entertainment		500	6000	6000
Mobile bill		400	4800	5000
Total fixed cost (D)		39,400	472800	467,000
Net Profit (E)= [C-D]		13100	157200	194,500
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	157,200	194,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		97,200
	Total Cash Inflow	257200	291700
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	97,200	231700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 17 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
















नेपालकाेकाेठी बांग्लादेश सरकार
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 NATIONAL ID CARD / জাতীয় পরিচয় পত্র


नाम: नेपाल काेकाेठी बांग्लादेश
 Name: NEPAL CHAMBER OF COMMERCE
पिण्ड: बांग्लादेश काेकाेठी
 Date of Birth: 31 May 1985
ID NO: 9314780395954

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র হারিয়ে ফেলা বা চুরি হলে তৎক্ষণাতঃ সংশ্লিষ্ট সংস্থা বা সংস্থাগুলিকে অবগত করা উচিত।
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লাইসেন্স

নাম: কাজী হুমায়ুন কবীর ইউনিয়ন পরিষদ

উপজেলা: কাজীপুর জেলা: কাজীপুর

পুস্তক নং: ০২ তার: ০১/০৫/২০১৫

লাইসেন্স নং: ১১৫

লাইসেন্স গ্রহীতার নাম: শ্রী কাজী হুমায়ুন কবীর

পিতৃ/স্বামীর নাম: শ্রী কাজী হুমায়ুন কবীর

ঠিকানা: কাজীপুর জেলা সরকারি চৌকি

ফিসের পরিমাণ: টাকা - ২০০

কথায়: দুইশত টাকা মাত্র

প্রদান করার তারিখ: ০১/০৫/২০১৫

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তারিখ: ০১/০৫/২০১৫

FAMILY PICTURE

