

# M/S Munna Furniture House



“আল্লাহ্ ব্যবসাকে করেছেন হালাল, মুদকে হারাম।”

## মেসার্স মুন্না ফার্নিচার হাউজ

শ্রোঃ মোঃ মনসুর আহমেদ

শ্রুসিদ্ধ বগঠের  
ফার্নিচার বিক্রেতা

ইছাপুরা মধ্যপাড়া বাজার, শাহবাগি, চাঁদপুর।  
মোবাঃ ০১৭৩৮-০৬৪৮৫৫, ০১৮২৯-৬০১৬২৯



NU Identified and PP Prepared by :  
Md. Saiful Islam  
Verified By: MD. Sohrab Hossin

  
GRAMEEN TRUST

Presented by  
Md: Monsur Ahmed

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



<b>Name</b>	:	<b>Md: Monsur Ahmed</b>
<b>Age</b>	:	<b>30-07-1982(33 Years)</b>
<b>Marital status</b>	:	<b>Married</b>
<b>Children</b>	:	<b>Two Sons</b>
<b>No. of siblings:</b>	:	<b>Brothers- 05    Sister - 01</b>
<b>Parent's and GB related Info</b>	:	
<b>(i) Who is GB member</b>	:	<b>Mother</b> <input checked="" type="checkbox"/> <b>Father</b> <input type="checkbox"/>
<b>(ii) Mother's name</b>	:	<b>Rokeya Begum</b>
<b>(iii) Father's name</b>	:	<b>Mofijul Islam</b>
<b>(iv) GB member's info</b>	:	<b>Branch- Tamta Sharasty Center- 18/m ,Group-09 Loanee no- Since14-09-1997First loan: 2000 Existing loan- Nill Outstanding: Nill</b>
<b>Further Information:</b>	:	
<b>(v) Who pays GB loan installment</b>	:	<b>N/A</b>
<b>(vi) Mobile lady</b>	:	<b>N/A</b>
<b>(vii) Grameen Education Loan</b>	:	<b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF etc.</b>	:	<b>N/A</b>
<b>Education</b>	:	<b>Class Five</b>

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



<b>Present Occupation</b>	<b>:</b>	<b>Furniture Business.</b>
<b>Trade License No-</b>		<b>202</b>
<b>Business Experiences</b>	<b>:</b>	<b>Years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Two brothers are business and Two brothers Farmer</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact info.</b>		<b>01829601629, 01738064863</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT Hajigonj Unit Office, Chandpur.</b>



NU's Mother has been a member of Grameen Bank from 29/04/1992 to 03/12/2012 (20 years). At first she took Tk.2,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



<b>Business Name</b>	<b>:</b>	<b>M/S Munna Furniture House</b>
<b>Address/ Location</b>	<b>:</b>	<b>Isapura Bazar, Shahrasty, Chandpur.</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>530,000/=</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT 380,000/=(from existing business) - 72% Required Investment BDT150,000 (as equity) -28%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>9,000</b>
<b>Proposed Salary</b>		<b>9,000</b>
<b>i. Proposed Business % of present gross profit margin</b>	<b>:</b>	<b>25%</b>
<b>ii. Estimated % of proposed gross profit margin</b>	<b>:</b>	<b>25%</b>
<b>iii. Agreed grace period</b>	<b>:</b>	<b>3 months</b>
<b>iv. In future risk mgt. plan (from fire, disaster etc.)</b>	<b>:</b>	<b>N/A</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income (A)	200,000	2,400,000
<i>Less: Cost of sales (B)</i>	149,970	1,799,640
<b>Gross Profit (A-B) = [C]</b>	<b>50,030</b>	<b>600,360</b>
<i>Less: Operating Costs</i>		
Electricity Bill	200	2,400
Mobile bill	600	7,200
Shop rent	1,000	12,000
Present Salary	9,000	108,000
Present Salary Drawing of Employee(02)	18,000	216,000
Others cost	400	4,800
Night guard bill	100	1,200
Entertainment	400	4,800
Non Cash Item:		
Depreciation Expenses (10,000*10%)	83	1,000
<b>Total Operating Cost (D)</b>	<b>29,783</b>	<b>357,400</b>
<b>Net Profit (C-D):</b>	<b>20,247</b>	<b>242,964</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items			
Machineries Tools	10,000		
Shop Advance	30,000		
Present Stock (*)	340,000		380,000
Proposed Items (**):		150,000	150,000
<b>Total Capital</b>	<b>380,000</b>	<b>150,000</b>	<b>530,000</b>

**(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide**

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Sofa Set (1Set)	35,000
Box and Semi Box Cot (11Pice)	120,000
Chair (24*2000)	48,000
Dacing Table (02*15000)	30,000
Dining Set (2*12000)	24,000
Socace (2*10000)	20,000
Mixcheb(2*6000)	12,000
Others Woods	51,000
<b>Total Present Stock</b>	<b>340,000</b>

Proposed Stock items	
Product name with quantity	Amount
Koroi wood (50fit*450)	50,000
Mahogany (25*1050)	70,000
Shil Koroi Wood	30,000
<b>Total Proposed Item</b>	<b>150,000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
sales	210,000	2,520,000	225,000	2,700,000	240,000	2,880,000
Less cost of sales	157,500	1,890,000	168,750	2,025,000	180,000	2,160,000
<b>Gross profit (25%)</b>	<b>52,500</b>	<b>630,000</b>	<b>56,250</b>	<b>675,000</b>	<b>60,000</b>	<b>720,000</b>
Less operating cost						
Electricity bill	200	2,400	300	3,600	400	4,800
Mobile Bill	600	7,200	700	8,400	800	6,900
Shop Rent	1,000	12,000	1,000	12,000	1,000	12,000
Proposed Salary- Self	9,000	108,000	9,000	108,000	9,000	108,000
Salary Employee(02)	18,000	216,000	20,000	224,000	22,000	264,000
Night guard bill	100	1,200	200	2,400	300	3,600
Entertainment	400	4,800	500	6,000	600	7,200
Others (fees,	400	4,800	500	6,000	600	7,200
Non Cash Item:						
Depreciation 10000*10%	83	1,000	83	1,000	83	1,000
<b>Total Operating Cost (D)</b>	<b>29,783</b>	<b>357,396</b>	<b>32,283</b>	<b>387,396</b>	<b>34,783</b>	<b>417,396</b>
<b>(Net Profit C-D) :</b>	<b>22,717</b>	<b>272,604</b>	<b>23,967</b>	<b>287,604</b>	<b>25,217</b>	<b>302,604</b>
<b>Pay back</b>	<b>60,000</b>		<b>60,000</b>		<b>60,000</b>	
<b>Retained Income:</b>	<b>212,604</b>		<b>227,604</b>		<b>242,604</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	0	0
1.2	Net Profit	272,604	287,604	302,604
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus	0	213,604	442,208
	<b>Total Cash Inflow</b>	<b>423,604</b>	<b>502,208</b>	<b>745,812</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>213,604</b>	<b>442,208</b>	<b>685,812</b>



## **S**TRENGTH

- Long relationship with Grameen
- Well Known Person in locality
- Skill and 10 years working Experience

## **W**EAKNESS

- Lack of investment
- Less stock

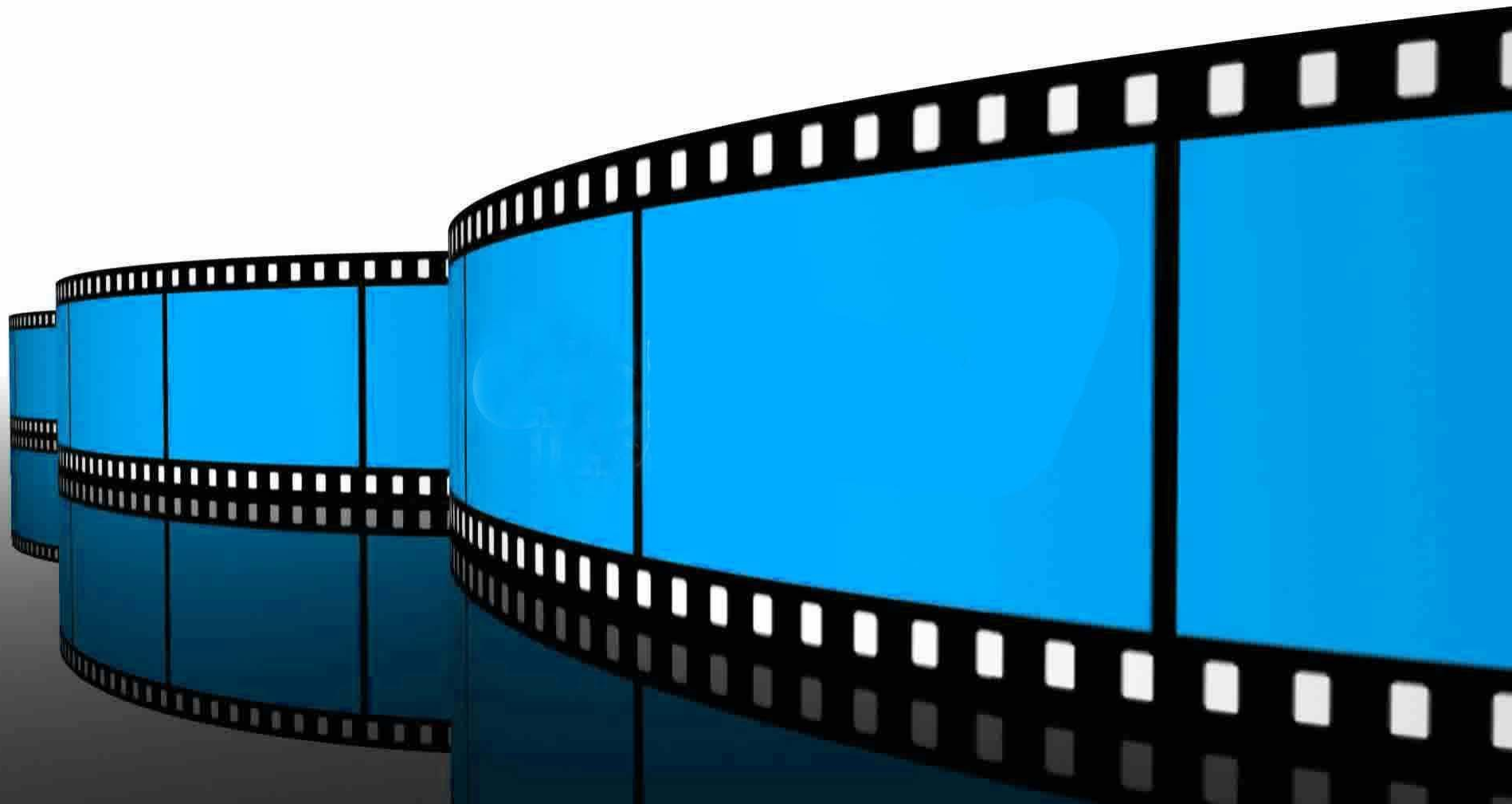
## **O**PPORTUNITIES

- Have a chance at more customers within local area

## **T**HREATS

- Political Unrest
- Theft
- Fire

# Photographs



# Photographs



# Photographs



# Photographs



# Photographs





# Photographs



# Photographs



# Photographs






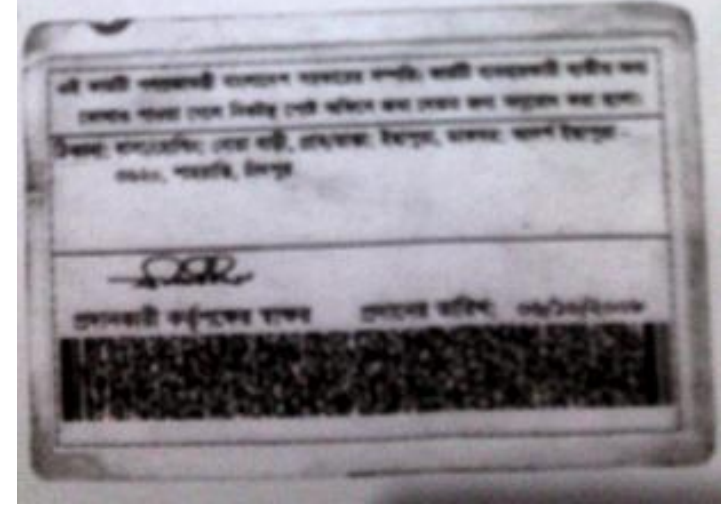




# Photographs




 নং ১০৮৪ (৩১) ইউনিয়ন পরিষদ  
 ডাকঘর উদয়গড় ইলাহাবাদ উদয়গড় জেলা উদয়গড় জেলা।  
 শাসন নং ২০৬/২০১৬-২০১৬ তারিখ ২৪/১/১৬  
**ব্যবসা বাণিজ্যের লাইসেন্স**  
 মোকদ্দম প্রতিষ্ঠানের নাম উদয়গড় ডেপো ডেপো  
 লাইসেন্স প্রাপকের নাম শ্রীঃ শ্রীঃ উদ্দয়গড় ডেপো  
 নির্ভর স্থানীয় নাম উদয়গড় ডেপো  
 ঠিকানা উদয়গড় ডেপো, উদয়গড়, উদয়গড় জেলা  
 আর ইউনিয়নের আওতাধীন ও বাহিরে উদয়গড় তারিখ হইতে ৩১/১/১৬  
 এক ব্যবসায়িক হিসাবে রাখার উদয়গড় ডেপো  
 ব্যবসায়ের ধরণ উদয়গড় ডেপো  
 ব্যবসা চলানোর তারিখের জন্য উদয়গড় ডেপো ঠিকানা  
 (কক্ষ) উদয়গড় ডেপো ঠিকানা হইবে।  
 এবং ইহার মাধ্যমে এই লাইসেন্স প্রদান করা হইল।  
 ২৪/১/১৬  
 উদয়গড় ডেপো  
 (উদয়গড় ডেপো)  
 (উদয়গড় ডেপো)  
 (উদয়গড় ডেপো)









*Presented at*  
**33<sup>rd</sup> Internal Design Lab**  
**on March ....., 2016 at GT**

