

**Proposed NU Business Name : Mou Kath Furniture**  
**Business Category: General Retail & Wholesale**



**Business Proposal Identified by: Md. Joynul Abedin, Asst. Officer, Saghata Unit, Gaibandha.**

**Business Proposal prepared by: Fahina Yesmin Happy**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Md. Mominul Islam</i></b> Vill: Shimul Tayeer, Union: 10 no. Bonarpara, Post: Bonarpara, Upazila: Saghata, District: Gaibandha.
Age	:	29 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 02 (Two) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Momena Begum
(iii) Father's name	:	Md. Abu Bakkar
(iv) GB member's info	:	<i>Branch: Bonarpara, Saghata, Centre # 92/mo, Loan no.: 9093, Member since April 21, 2009 First loan: Tk. 5,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 7,930</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Five
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Entrepreneur is maintaining 01 (One) D.P.S of Tk. 500/- Per month in Grameen Bank from the earning of his present business income.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	03 (Three) years experience is running his own business. He started the business with BDT 120,000 (One lac Twenty thousand). : He has 06 (Six) Years working experience as an assistant in different furniture Shop.
Other Own/Family Sources of Income	:	His father's income from grocery business and his brother is carpenter. He has built own residence and purchased furniture for his home as well as expanded the running business from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01721706845
NU's National ID No.	:	3218819447311
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Momena Begum is a GB member since April 21, 2009 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized for cultivation purposes, repairing own residence, household purposes and purchased 02 (Two) Decimal land.
- Finally GB loan helped her to improve economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Mou Kath Furniture</i></b>
Address/ Location	:	Bonarpara Baza, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 321,000
Financing	:	Self Tk. 221,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 10,000 (Ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 50%
(ii) Estimated % of proposed gross profit margin	:	On an average 50%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

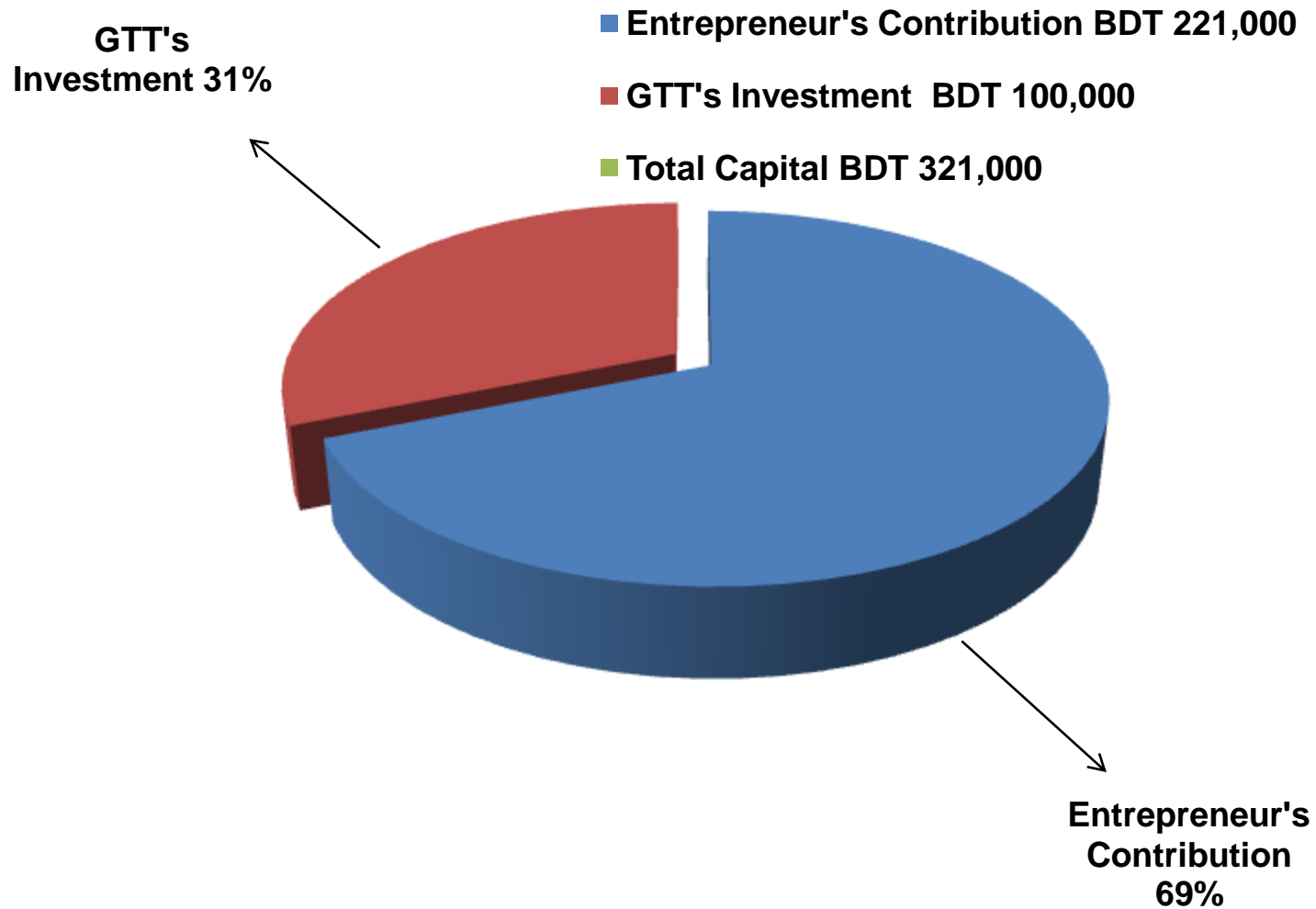
# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Weekly	Monthly	Yearly
Sales income from products	10,000	40,000	480,000
Less: Cost of sales of products (Product Purchase)	5,000	20,000	240,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>5,000</b>	<b>20,000</b>	<b>240,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Generator bill		150	1,800
Shop Self		1,500	18,000
Mobile bill		300	3,600
Conveyance bill		1,000	12,000
Provision of bed debt		25	295
Present Salary (Family & Self)		7,000	84,000
Present Salary (Assistant-1)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		125	1,500
<b>Total Operating Cost (D)</b>		<b>17,400</b>	<b>208,795</b>
<b>Net Profit (C-D):</b>		<b>2,600</b>	<b>31,205</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of wood furniture-bed, dressing table, table, chair and wood etc.)	Investment in products (Different types of wood mahogany, Rantri, eucalyptus etc.)	103,800	80,000	183,800
Investment in machineries & equipment (drill machne, cutting machine, wind machine and others appliance Fan, light, etc.)	Router machine-01 and Electric machine-01 etc.	8,000	20,000	28,000
Cash in hand		6,700	-	6,700
Debtors (Since February, 2016 to at Present)		29,500	-	29,500
Advance for Shop		70,000	-	70,000
Decoration (Fixture & Fittings)		3,000	-	3,000
<b>Total Capital</b>		<b>221,000</b>	<b>100,000</b>	<b>321,000</b>

# ***SOURCE OF FINANCE***





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Est. Sales income from products	15,000	60,000	720,000	16,950	67,800	813,600	18,984	75,936	911,232
Less: Cost of sales of products (Product Purchase)	7,500	30,000	360,000	8,475	33,900	406,800	9,492	37,968	455,616
<b>Gross Profit (C) [C=(A-B)]</b>	<b>7,500</b>	<b>30,000</b>	<b>360,000</b>	<b>8,475</b>	<b>33,900</b>	<b>406,800</b>	<b>9,492</b>	<b>37,968</b>	<b>455,616</b>
<b>Less: Operating Cost:</b>									
Electricity bill		400	4,800		500	6,000		700	8,400
Generator bill		250	3,000		350	4,200		550	6,600
Shop Self		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		1,500	18,000		2,500	30,000		3,500	42,000
Provision of bed debt		25	295		25	295		25	295
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		10,000	120,000		11,000	132,000		12,000	144,000
Proposed Salary (Assistant-01)		7,500	90,000		8,000	96,000		8,500	102,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,800	21,600		2,100	25,200
<b>Non Cash Item:</b>									
Depreciation Expenses		125	1,500		125	1,500		125	1,500
<b>Total Operating Cost (D)</b>	-	<b>24,116</b>	<b>285,395</b>	-	<b>27,116</b>	<b>325,395</b>	-	<b>30,316</b>	<b>363,795</b>
<b>Net Profit (C-D):</b>	-	<b>5,884</b>	<b>74,605</b>	-	<b>6,784</b>	<b>81,405</b>	-	<b>7,652</b>	<b>91,821</b>
<b>Retained Income</b>			<b>74,605</b>			<b>156,010</b>			<b>247,831</b>

**Notes:** 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	78,605	89,405	99,821
1.3	Depreciation Expenses	1,500	1,500	1,500
1.4	Opening Balance of Cash Surplus	-	56,105	99,010
	<b>Total Cash Inflow</b>	<b>180,105</b>	<b>147,010</b>	<b>200,331</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>56,105</b>	<b>99,010</b>	<b>152,331</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (10years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 468,831 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 231<sup>st</sup> as Yunus Centre and 61<sup>st</sup> In-house  
Executive Social Business Design Lab  
(GTT) on April 19, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures

# মোঃ কবির ফার্মিচার

এখানে কার্টের আসবাবপত্র তৈরী করা হয়। প্রোঃ মোঃ মমিনুল ইসলাম।  
# ০১৮২২৪২৬৯১১

ঘাট





























# ১০নং বোনারপাড়া ইউনিয়ন পরিষদ

সামটি, গাইবান্ধা।  
অর্থ বৎসরঃ ২০১৫-২০১৬

## ট্রেড লাইসেন্স

বই নম্বর : ০৫  
 লাইসেন্স নম্বর : ৫৫৫  
 লাইসেন্সধারীর নাম : সৈয়দ মোস্তাফিজুর রহমান  
 পিতা/স্বামী/ শ্রেণি : মোঃ মঈনুল হক  
 ঠিকানা : ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সামটি, জেলাঃ গাইবান্ধা।  
 পেশার ধরন : কৃষি চাষ  
 মেয়াদ : ৩০ শে জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

তারিখ : ০২/০৬/২০১৬

ফি প্রদানের পরিমাণ : ২৫০০/- টাকা (কথায় দুই হাজার টাকা মাত্র) প্রাপ্ত হয়ে তা ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।

১০নং বোনারপাড়া ইউ.পি.  
সামটি, গাইবান্ধা।



# দৈনিক বিক্রয় হিসাব

৩০/০৬/২৬	হোটেল বিক্রি -	৭৬০০/২
৩১/০৬/২৬	-	২০০০/২
১/০৮/২৬		৩০০/২
২/০৮/২৬		১১০০/২
৩/০৮/২৬		০০/২
৪/০৮/২৬		২৫০০/২



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



স্বাক্ষর

নাম: মোঃ মমিনুল ইসলাম  
 Name: Md Mominul Islam  
 পিতা: মোঃ আবু বকর  
 মাতা: মোছাঃ মমেনা বেগম  
 Date of Birth: 20 Jan 1987  
 ID NO: 3218819447311

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী কার্ড ও অন্য  
 কোনোও পাসপোর্ট পেলে বিকটক পেট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: শিমুল তাইজ, শিমুল তাইজ, ডাকঘর: বোনার পাড়া - ৫৭৫০,  
 খাখাটা, নাইলফা

প্রদানকারী কর্মসূচীর স্বাক্ষর  
 প্রদানের তারিখ: ০৮/০৯/২০০৬





গ্রামীণ ব্যাংক  
বোনারপাড়া সাবজি শাখা।

সহজ ঋণের পাশ বই

নাম শ্রীচাঁদ মোস্তাফিজ বেগম

পতন ১৩১৬

বসবাস ১০

কেন্দ্র নয়ম

কেন্দ্রের নাম শিমুল তহিলি ডি:ই:

এই পুস্তক তহিলির সংখ্যা ১৪

শাখা ব্যবস্থাপকের স্বাক্ষর মোস্তাফিজ



**Thank You**