

Proposed NU Business Name: KAMRUL FURNITURE MART



Project identification and prepared by: Md Bellal Hossain
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMRUL ISLAM
Age	:	01-01-1987 (29 Years)
Education, till to date	:	Class X
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Alampur , P.O: Silonia Baazar, P.S: Dagonbhuiyan , Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AYESHA KHATUN
(iii) Father's name	:	ALI AHAMMAD
(iv) GB member's info	:	Branch : Jaylashkar, Dagonbhuiyan, Centre : 21 (Female), Member ID: 6962 , Group No: 09 Member since: 04-02-2008 (08 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 60000 Outstanding loan: BDT 30000
(v) Who pays GB loan installment	:	Father
(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	:	14 years experience in running business. 08 Years in own business. He has 06 Years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01828-592384
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA KHATUN joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KAMRUL FURNITURE MART
Location	:	Gozaria Road
Total Investment in BDT	:	BDT 440000/-
Financing	:	Self BDT 360000/- (from existing business) 82% Required Investment BDT 80,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 10 ft= 250 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Wooden Furniture.▪Average 30% gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed after receiving equity money.▪ The shop is rented.▪Collects goods from Chittagong.▪Agreed grace period is 3 months.

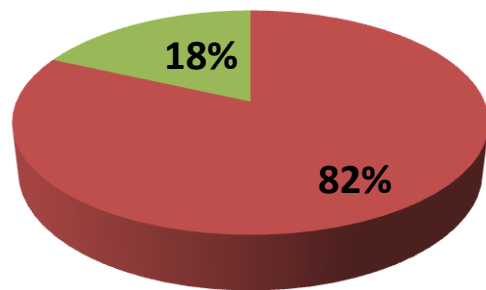
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden Furniture.	5300	159000	1908000
Total Sales (A)	5300	159000	1908000
Less Variable Expense			
Wooden Furniture.	3710	111300	1335600
Total variable Expense (B)	3,710	111300	1335600
Contribution Margin (CM) [C=(A-B)]	1,590	47700	572400
Less Variable Expense			
Rent		1,200	14400
Electricity bill		700	8400
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		30000	360000
Entertainment		100	1200
Guard		100	1200
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		38,550	462600
Net Profit (E)= [C-D]		9,150	109800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Box cot	3	40000	120,000	0	0	0	120,000
Normal cot	4	7000	28,000	0	0	0	28,000
Wll showcase	2	40000	80,000	0	0	0	80,000
Sofa set	1	35000	35,000	0	0	0	35,000
Dyning table	1	30000	30,000	0	0	0	30,000
Alna	3	4000	12,000	0	0	0	12,000
Others	0	0	0	0	0	0	0
Segun cot	0	0	0	1	30000	30,000	30,000
Akashi wood	0	0	0	1	20000	20,000	20,000
Gamari wood	0	0	0	1	20000	20,000	20,000
Others	1	45000	45,000	1	10000	10,000	55,000
Security	1	10000	10,000	0	0	0	10,000
	0	0	0	0	0	0	0
Total	16	0	360,000	4	0	80,000	440,000

Source of Finance



■ Entrepreneur's Contribution 360,000

■ Investor's Investment 80,000

■ Total 440,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Wooden Furniture.	6900	207000	2484000	2608200	2738610
Total Sales (A)	6900	207000	2484000	2608200	2738610
Less Variable Expense					
Wooden Furniture.	4830	144900	1738800	1825740	1917027
Total variable Expense (B)	4,830	144900	1738800	1825740	1917027
Contribution Margin (CM) [C=(A-B)	2,070	62100	745200	782460	821583
Less Variable Expense					
Rent		1,200	14400	14,400	14400
Electricity bill		900	10800	11300	11800
Transportation		1,400	16800	17,300	17800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		35000	420000	420000	420000
Entertainment		100	1200	1200	1200
Guard		100	1200	1200	1200
Generator		150	1800	1800	1800
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		44,250	529,200	530,300	531400
Net Profit (E)= [C-D]		17850	214200	252,160	290183
Investment Payback			32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	214,200	252,160	290183
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		182,200	402360
	Total Cash Inflow	294200	434360	692543
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	182,200	402360	660543

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 06 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







কামরুল ফার্ণিচার মাট





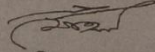
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Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

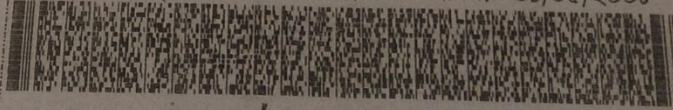


নাম: কামরুল ইসলাম
Name: KAMRUL ISLAM
পিতা: অলি আহম্মদ
মাতা: আয়েশা খাতুন
Date of Birth: 01 Jan 1987
ID NO: 3012538580087

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

ঠিকানা: বাসা/হোল্ডিং: বজলের রহমান দরবেশের বাড়ী, গ্রাম/রাস্তা: আলামপুর, ১৩৯
নং আলামপুর, ডাকঘর: সিলোনীয়া বাজার - ৩৯২২, দাগনভূঞা, ফেনী


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩১/০৫/২০০৮



FAMILY PICTURE

