

Proposed NU Business Name: **BISMILLA FARNITURE**



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ISRAFIL HOSSIN
Age	:	02-02-1987 (29 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	04 Brother, 03 Sister
Address	:	Vill: Rokhit para , P.O: Hatkhujipur , P.S: Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. KHALEDAI
(iii) Father's name	:	MD. KOSIM UDDIN
(iv) GB member's info	:	Branch: Achpara,Bagmara Centre 1 (Female), Member ID: 5706, Group No: 08 Member since: 2002-2008(6Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(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	:	Eight years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755-118272
Mother's Contact No.	:	01728-245565
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. KHALEDA joined Grameen Bank since 6 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	<i>BISMILLA FARNICHAR</i>
Location	:	Hatgangopara Bazar,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/-(from existing business) 70% Required Investment BDT 50,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	45 ft x 35 ft =1575 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Farnichar item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Shajatpur.▪Agreed grace period is 3 months.

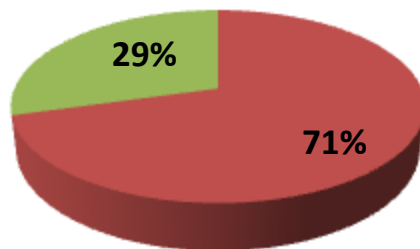
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Farnichar Item	4000	1,20,000	14,40,000
Total Sales (A)	4000	1,20,000	14,40,000
Less. Variable Expense			
Farnichar Item	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		1200	14,400
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary (staff)			
Guard		1500	18,000
Transportation		2,000	24,000
Entertainment		500	6,000
Bank service Charge			
Total fixed Cost (D)		11,500	1,38,000
Net Profit (E) [C-D]		12,500	1,50,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	5	5000	25,000	-	-	-	25,000
Shokes	6	5000	30,000	-	-	-	30,000
Dresing Table	8	2500	20,000	-	-	-	25,000
Mik saf	2	3000	6,000	-	-	-	6,000
Wardrop	1	1600	1,600	-	-	-	1,600
Khath	46	500	23,000	100	500	50,000	73,000
Total	64		1,20,000	100		50,000	1,70,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3 rd Year
Revenue (sales)					
Farnichar Item	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Less. Variable Expense					
Farnichar Item	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Total variable Expense (B)	4,000	1,20,000	14,40,000	15,12,000	15,87,600
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000	3,78,000	3,96,900
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		1500	18,000	19,000	20,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2500	30,000	32,000	35,000
Entertainment		500	6,000	6,500	7,000
Guard Bill		1500	18,000	18,000	18,000
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		12,400	1,48,800	1,52,800	1,57,800
Net Profit (E) [C-D]		17,600	2,11,200	2,25,200	2,39,100
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	2,11,200	2,25,200	2,39,100
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,91,200	3,96,400
	Total Cash Inflow	2,61,200	4,16,400	6,35,500
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,91,200	3,96,400	6,15,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 8 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

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হাতি গাড়াপাড়া, বাগ

ইসলাম
সবাব পত্র
হাৰ্ড বোর্ড পা
১৭২১৬৬৪২৫৫

আপনার

আগামী ২৮ ডিসেম্বর ২০১৬, বুধবার
আমন্ত্রণ প্রাপ্তসহী মেলা পরিষদ নির্বাচনে

১০নং ওয়ার্ডের
সদস্য পদপ্রার্থী



আপনাদের সু-পরিচিত জনদরদী সাবেক ছাত্রনেতা

অধ্যাপক মুহঃ আব্দুস সামাদ

কে ক্রিকেট ব্যাট মার্কার

হাফসে মুকদে এই বিজ্ঞপ্তি জন মে ১০ নং ওয়ার্ডের মেলা পরিষদ নির্বাচনে
২০১৬ সালের ২৮ ডিসেম্বর ২০১৬, বুধবার













আউচপাড়া ইউনিয়ন পরিষদ
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FAMILY PICTURE

