

Proposed NU Business Name: **POPI FURNITURE**



Project identification and prepared by: Md Shahidul Islam,
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD BIJOY HOSSAIN
Age	:	05-01-1997 (19 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brother
Address	:	Vill: Baniapara, P.O: Bagha. P.S: Bagha, 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. POPI KHATUN
(iii) Father's name	:	MD UZZAL HOSSAIN
(iv) GB member's info	:	Branch: Monigram, Centre # 33 (Female), Member ID: 3321/3, Group No: 07 Member since: 05-02-2000 (16 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 5,032/-
(v) Who pays GB loan installment	:	Mother
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-247269
Family's Contact No.	:	01731-337703
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. POPI KHATUN joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	POPI FURNITURE
Location	:	Medical road, Bagha, Rajshahi.
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; wooden furniture etc.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing 4 employee.▪One will be appointed.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

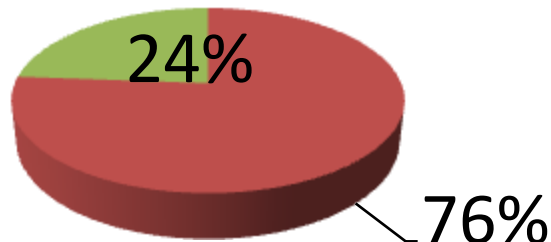
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Furniture	52,000	624,000
Total variable Expense (B)	52,000	624,000
Contribution Margin (CM) [C=(A-B)]	28,000	336,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	2,000	24,000
Rent	2,000	24,000
Entertainment	100	1,200
Salary (staff)	12,000	144,000
Total fixed Cost (D)	21,900	262,800
Net Profit (E) [C-D]	6,100	73,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mehogoni	50	800	40,000	63	800	50,000	90,000
Security	1	120000	120,000	0	0	0	120,000
Total	51		160,000	63		50,000	210,000

Source of Finance



■ Entrepreneur's Contribution 160,000

■ Investor's Investment 50,000

■ Total 210,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Furniture	110,000	1,320,000	1,386,000	1,455,300
Total Sales (A)	110,000	1,320,000	1,386,000	1,455,300
Less. Variable Expense				
Furniture	71,500	858,000	900,900	945,945
Total variable Expense (B)	71,500	858,000	900,900	945,945
Contribution Margin (CM) [C=(A-B)]	38,500	462,000	485,100	509,355
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	3,000	36,000	38,000	40,000
Rent	2,000	24,000	24,000	24,000
Entertainment	100	1,200	1,200	1,200
Salary (staff)	15,000	180,000	180,000	180,000
Total Fixed Cost	26,000	312,000	315,700	319,200
Net Profit (E) [C-D]	12,500	150,000	169,400	190,155
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	150,000	169,400	190,155
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		130,000	279,400
	Total Cash Inflow	200,000	299,400	469,555
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	130,000	279,400	449,555

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 5 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









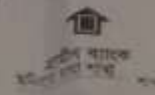




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মুদ্রিত পত্র : মোঃ বিজয় হোসেন বিদ্যুৎ ইঞ্জিনিয়ার
পত্রিকার নাম : বাণিজ্যিক পত্রিকা
স্বাক্ষর : বিজয় হোসেন

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সংগত প্রবেশ শাশ্বৎ

স্বাক্ষর: সাদিক হোসেন

Official form from Bangladesh Press Council (বাণিজ্যিক পত্রিকা কার্যালয়) for a birth certificate (জন্ম সনদ). It contains fields for name, address, and registration details.

Official form with a portrait photo on the right and a financial table at the bottom. The table lists 'আবদান' (Donation) with amounts like 1,200 and 1,400.

Signature and stamp at the bottom of the right page.

FAMILY PICTURE

