

Proposed NU Business Name: **KATHER FURNITURE**



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

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MINTU ISLAM
Age	:	09-11-1986 (31 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brothers & 3 Sisters
Address	:	Vill: Koligram, 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 RABIYA BEGUM
(iii) Father's name	:	MD AFSAR MONDOL
(iv) GB member's info	:	Branch: Monigram, Centre # 58 (Female), Member ID: 3876, Group No: 03 Member since: 04-09-2008 to 2013 (05 Years) First loan: BDT 10,000 Taka.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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.)	:	None
Business Experiences and Training Info	:	15 years experience in running business. 15 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.	:	01750-724409
Family's Contact No.	:	01864-636054
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST RABIYA BEGUM Joined Grameen Bank Since 5 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KATHER FURNITURE
Location	:	Narayanpur Bazaar, Bagha, Rajshahi
Total Investment in BDT	:	BDT 140,000
Financing	:	Self BDT 90,000 (from existing business) 64% Required Investment BDT 50,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 7 ft= 70 Square ft
\Implementation	:	<ul style="list-style-type: none">▪Currently run a slice wood business.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 2 Employees.▪One employee will be appointed.▪The shop is rented.▪Collects goods from Bagha Bazaar.▪Agreed grace period is 3 months.

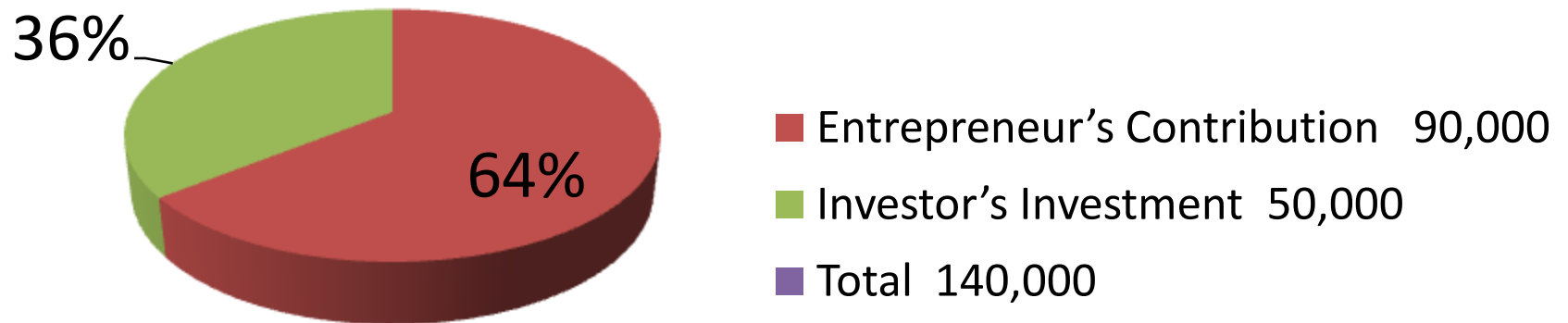
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood	95,000	1,140,000
Total Sales (A)	95,000	1,140,000
Less. Variable Expense		
Wood	66,500	798,000
Total variable Expense (B)	66,500	798,000
Contribution Margin (CM) [C=(A-B)]	28,500	342,000
Less. Fixed Expense		
Electricity Bill	250	3,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Salary (staff) (2)	15,000	180,000
Rent	800	9,600
Entertainment	300	3,600
Guard	100	1,200
Total fixed Cost (D)	22,250	267,000
Net Profit (E) [C-D]	6,250	75,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Wood	1	40000	40,000	1	50000	50,000	90,000
Security	1	50000	50,000	0	0	0	50,000
Total	2		90,000	1		50,000	140,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Wood	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense				
Wood	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	94,500	1,134,000	1,190,700	1,250,235
Contribution Margin (CM) [C=(A-B)]	40,500	486,000	510,300	535,815
Less. Fixed Expense				
Electricity Bill	250	3,000	4,000	4,000
Mobile Bill	400	4,800	5,500	5,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	11,500	13,500
Salary (staff) (2)	20,000	240,000	240,000	240,000
Rent	800	9,600	9,600	9,600
Entertainment	300	3,600	4,000	4,500
Guard	100	1,200	1,500	1,500
Total Fixed Cost	27,650	331,800	336,100	338,600
Net Profit (E) [C-D]	12,850	154,200	174,200	197,215
Investment Payback		20,000	20,000	20,000

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

	<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	154,200	174,200	197,215
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		134,200	288,400
	Total Cash Inflow	204,200	308,400	485,615
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	134,200	288,400	465,615

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 15 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





১৯৯৯ এর ১০২-১০৮ দ্বারা ওয়া তফসিল এর চ. ১০, ১৯ ও ২২
অনুযায়ী পত্র নিম্নে বর্ণিত বর্ত্তি/প্রতিষ্ঠানের অনুকূলে দেওয়া হইল।

নাম

কাঠের ফার্নিচার

বিভিন্ন মাপের চেরাই করা কাঠের ব্যবসা প্রতি

মোঃ মিন্টু ইসলাম

মোঃ আফসার মন্ডল

FAMILY PICTURE

