

MA BABAR DUA FARNITURE



Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD LALON HOSEN
Age	:	12-10-1984 (29 Years)
Marital status	:	Married
Children	:	2
No. of siblings:	:	1 Brothers
Address	:	Vill: Elenga North Para P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. LAILEE BEGUM
(iii) Father's name	:	Mr. MD SAMSUL HOSEN
(iv) GB member's info	:	Branch: Elenga Centre # 21 (Female), Member ID: 1805, Group No: 05 Member since : 09-11-1988 (26 Years), First loan: 2,000 taka.
Further Information:	:	Existing loan:. 28,000 Tk Outstanding: 26,668 Taka
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like BRAC, ASA, GB etc.	:	No
Education, till to date	:	Class Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Beside his current business he is also deal in brick business.
Business Experiences and Training Info	:	Four years experience in running business. Eight years hand training from his uncle.
Other Own/Family Sources of Income	:	Monthly 6,000 taka earn from his brick business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01931-171586
Mother Contact No.	:	01748-176265
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Lailee Begum is a member of Grameen Bank since 25 years. At first she was took 2,000 taka loan from Grameen Bank. Lailee Begum consecutively took loan from GB. Utilize, loan in cow, got, calf rearing. By the milk selling maintain her family & pay GB loan .She also made a house, installment a tube-well & proper sanitation system. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	MA BABAR DUA FARNITURE
Address/ Location	:	Elenga college Road, Kalihati, Tangail
Total Investment in BDT	:	3,90,000 taka
Financing	:	Self BDT 1,90,000 (from existing business) 49% Required Investment BDT 2,00,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bed -Stead, Almirah, Chair, Table, Clothes-horse, Dining Table, Wear Drop etc.▪Average 12% net profit on delivery.▪The Business will be increase from the second year 5% gradually.▪Existing three employee. After getting equity fund two employee will be appointed.▪The shop is rented.

Existing Business

BDT (TK)

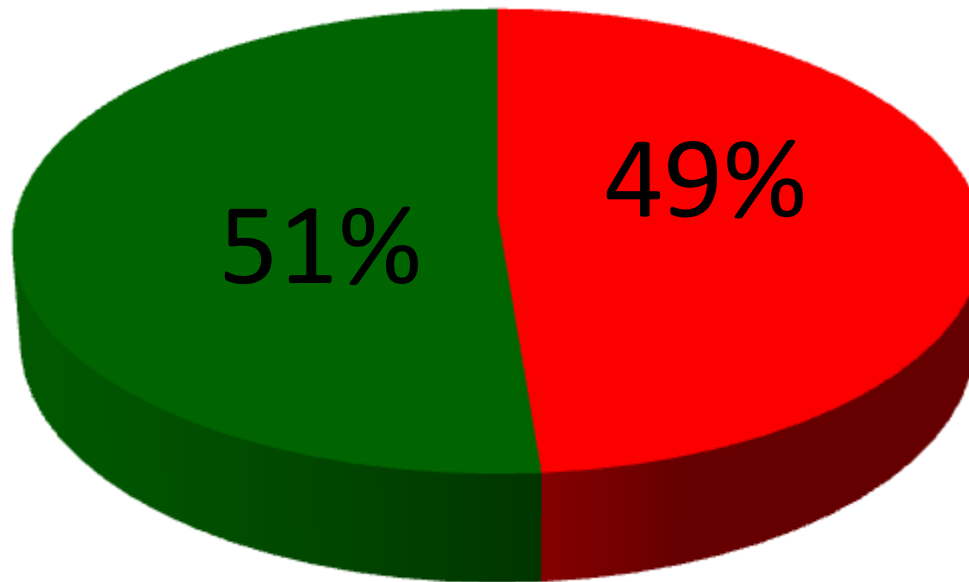
Particular	Monthly	Yearly
Revenue (sales)		
Bed, Almira, Wear drop, Decent Table, Clothes-horse	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Wood 24 CFT	48,000	576,000
Total variable Expense (B)	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	32,000	384,000
Less. Fixed Expense		
Rent	1,500	18,000
Electricity Bill	200	2,400
Generator Bill	150	1,800
Guard	200	2,400
Salary (head artisans)	9,000	108,000
Salary (2 artisans)	9,000	108,000
Mobile Bill	500	6,000
Transportation	2,000	24,000
Total fixed Cost (D)	22,550	270,600
Net Profit (E) [C-D]	9,450	113,400

Investment breakdown

Particulars	Existing	proposed	proposed Total
Wood	90,000	1,30,000	2,20,000
Work in process (Furniture)	60,000	70,000	1,30,000
Security	40,000	-	40,000
Total	1,90,000	2,00,000	3,90,000

Source of Finance

- Entrepreneur's Contribution 190,000
- Investor's Investment 200,000
- Total 390,000



Financial Projection

BDT (TK)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
Bed, Almira, Wear drop, Decent Table, Clothes-horse	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense				
Wood 45 CFT	90,000	1,080,000	1,134,000	1,190,700
Total variable Expense (B)	90,000	1,080,000	1,134,000	1,190,700
Contribution Margin (CM) [C=(A-B)]	60,000	720,000	756,000	793,800
Less. Fixed Expense				
Rent	1,500	18,000	18,900	19,845
Electricity Bill	200	2,400	2,520	2,646
Generator Bill	150	1,800	1,890	1,985
Guard	200	2,400	2,520	2,646
Transportation	4,000	48,000	50,400	52,920
Salary (self)	7,000	84,000	88,200	92,610
Salary (head artisans)	9,000	108,000	113,400	119,070
Salary (4 artisans) x 4500	18,000	216,000	226,800	238,140
Entertainment	500	6,000	6,300	6,615
Mobile & SMS Monitoring	600	7,200	7,560	7,938
Total Fixed Cost	41,150	493,800	518,490	544,415
Net Profit (E) [C-D]	18,850	226,200	237,510	249,386
Investment Payback		80,000	80,000	80,000

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit (Ownership Tr. Fee added back)	226,200	237,510	249,386
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		146,200	303,710
	Total Cash Inflow	426,200	383,710	553,096
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	146,200	303,710	473,096

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures











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ক্রমিক নং- 2563

এলেক্সা পৌরসভা

কালিহাতি, টাঙ্গাইল।

লাইসেন্স নম্বর

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সন : ২০১৪-১৫

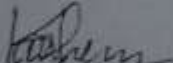
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সনের পৌর কর ধার্য আইনের বিধান মতে

ব্যবসা লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : ডাঃ বাবার হুদায়া ফার্মিচার হাট
প্রোগ্রাইটার : হুদাঃ নালন হুদায়া
ঠিকানা : পুয়াতন হুদায়া হাট, এলেক্সা, কালিহাতি।
ব্যবসার ধরণ : ফার্মিচার
মেয়াদ উত্তীর্ণের তারিখ : ৩০ জুন ২০১৫ খ্রিঃ পর্যন্ত।

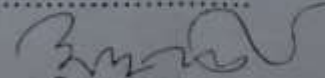
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 নতুন নবায়ন

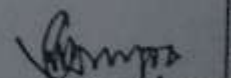
লাইসেন্স পরিদর্শক ৬/৯/১৪

এলেক্সা পৌরসভা



সচিব ৬/৯/১৪

এলেক্সা পৌরসভা



মেয়র ৬/৯/১৪

এলেক্সা পৌরসভা

FAMILY PICTURE

