A Nobin Udyokta Project

Proposed NU Business Name : Shahid Furniture



NU Identified and PP Prepared by: Md.Nazmul karim(Manikgonj Unit) Verified by: Md. Khalilur Rahman Presented by: Md. Shahid Mia



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Shahid Mia
Age	:	20 years
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 Brothers , 2 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Mrs. Ruposi Begum Mr. Md. Zamal Mia Branch: Garpara Manikganj Branch, Centre: 19/M, Loanee no.: 2298, Group No.: 09. Member since: 2000, First loan: Tk. 5,000 Existing loan: 60,000, Outstanding: 48,500
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	: : : : : : : : : : : : : : : : : : : :	Brother N/A N/A N/A N/A
Education	:	Class 10

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

Present Occupation	:	Furniture Business
Trade License		45 – 15/16
Business Experiences	:	3 years
Other Own/Family Sources of Income	:	Brother (Abroad)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Manikgonj Unit ,Manikgonj
Contract Info.	:	01869088462 /01718386112

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000 (15 years). At first he took a loan amount BDT 5,000 from Grameen Bank. NU's Mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shahid Furniture
Address/ Location	:	Imam Bari Mor, Word No.: 05, Gorpara, Manikganj.
Total Investment in BDT	-	7,00,000
Financing	:	Self BDT 5,00,000 (from existing business) - 71 % Required Investment BDT 2,00,000 (as equity) - 29 %
Present salary/drawings from business (estimated)	:	7,000
Proposed Salary	:	7,000
i. Proposed Business % of present gross profit margin	:	30%
ii. Estimated % of proposed gross profit margin	:	30%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	Investments in different categories:	(1)	(2)	(1+2)
(i) (ii) (iii) (iv)	Present stock items: Advance : 1,00,000 Machinenaries : 20,000 Various kinds of Furniture's : 3,80,000	5,00,000		5,00,000
(ii)	Proposed stock items: Various kinds of Goods* : 2,00,000		2,00,000	2,00,000
	Total Capital	5,00,000	2,00,000	7,00,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name with quantity	Amount			
Bed (8 pc*20,000)	1,60,000			
Dressing Table (3pc*10,000)	30,000			
Wardrobe 1 pc	20,000			
Dining Table (2pc*20,000)	40,000			
Showcase (2 pc*20,000)	40,000			
Others	10,000			
Sized Wood	80,000			
Total Present Stock	3,80,000			

Proposed items					
Product Name with quantity	Amount				
Segun Wood	40,000				
Akashi Wood	40,000				
Shilkoroi Wood	40,000				
Mehguni Wood	50,000				
Plywood, Burnish, Handle, lock	20,000				
Others	10,000				
Total Proposed Stock	2,00,000				

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)			
	Monthly	Yearly		
Sales (A)	1,10,000	13,20,000		
Less: Cost of sales (B)	77,000	8,64,000		
Gross Profit (30%) (C) [C=(A-B)]	33,000	3,96,000		
Less: Operating Costs				
Electricity bill	600	7,200		
Shop Rent	2,000	24,000		
Mobile bill	500	6,000		
Transport	1,000	12,000		
Present salary/Drawings- self	7,000	84,000		
Present salary-Employee (No. of employee-02)(8,000				
+8,000) =16,000	16,000	1,92,000		
Others (Chada, SMS,TL)	400	4,800		
Non Cash Item:				
Depreciation Expenses (15%)	250	3000		
Total Operating Cost (D)	27,750	3,33,000		
Net Profit (C-D):	5,250	63,000		

^{*} Wood 45,000 BDT, Wages 20,000 BDT, Burnish & etc. 12,000 BDT = Total Cost of Sales is 77,000 BDT.

^{**} Another 3 employee, work on the basis of Contract, so their present salaries are not enlisted here.

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD)	Τ)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)		1,30,000	15,60,000		1,50,000	18,00,000		1,70,000	20,40,000
Less: Cost of sales (B)		91,000	10,92,000		1,05,000	12,60,000		1,19,000	14,28,000
Gross Profit (30%) (C) [C=(A-B)]		39,000	4,68,000		45,000	5,40,000		51,000	6,12,000
Less: Operating Costs									
Electricity bill		600	7,200		800	9,600		800	9,600
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Mobile bill		500	6,000		500	6,000		500	6,000
Transport		1,000	12,000		1,000	12,000		1,000	12,000
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Present salary-Employee (No. of employee : 02)		16,000	1,92,000		16,000	1,92,000		16,000	1,92,000
Others		400	4,800		400	4,800		400	4,800
Non Cash Item:									
Depreciation Expenses (15%)		250	3,000		250	3,000		250	3,000
Total Operating Cost (D)		27,750	3,33,000		27,950	3,35,400		27,950	3,35,400
Net Profit (C-D):		11,250	1,35,000		17,050	2,04,600		23,050	2,76,600
Gt payback			80,000			80,000			80,000
Retained Income:			55,000			1,24,600			1,96,600

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000	-	-
1.2	Net Profit	1,35,000	2,04,600	2,76,600
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		58,000	1,85,600
	Total Cash Inflow	3,38,000	2,65,600	4,65,200
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3.0	Net Cash Surplus	58,000	1,85,600	3,85,200

SWOT ANALYSIS

Strength

- > Availability of Products Sourcing.
- Ownership of Business: Would Be Owner Gradually.
- ➤ Skilled & 3 Years of Experience

WEAKNESS

- > Opponent in same areas
- > Lack of Capital.

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency.

$\mathbf{T}_{\mathsf{HREATS}}$

- > Fire
- > Theft

Pictures



























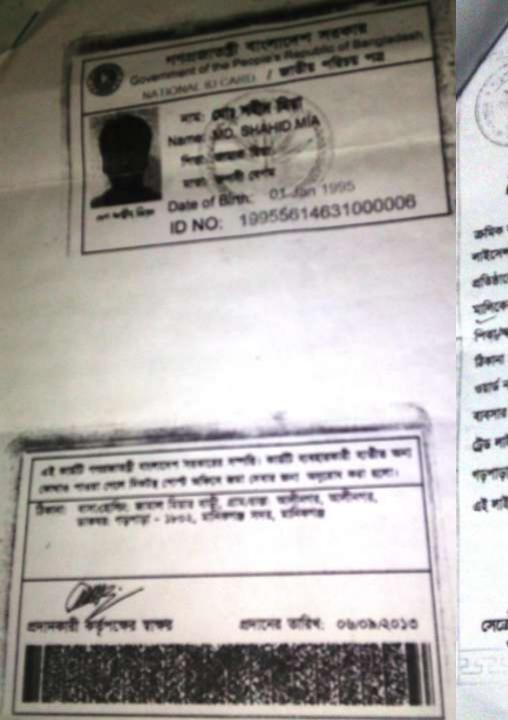


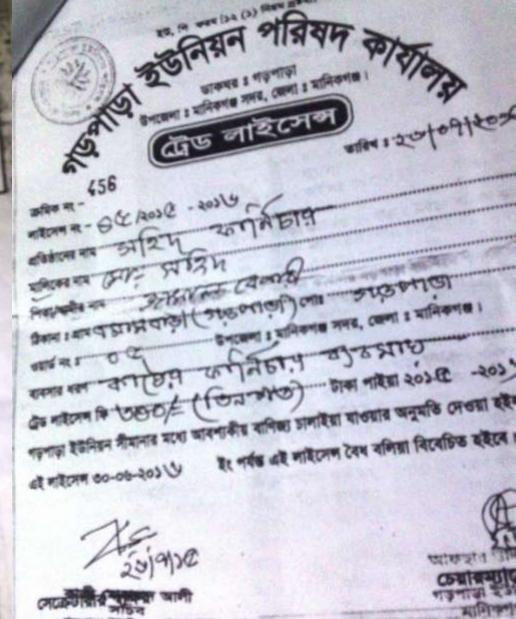










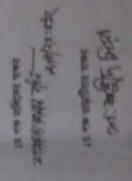




CEPBOO

দোকান ঘর ভাড়ার চুক্তি পত্র।

মেয়াদ ০৫ (পাঁচ বৎসর) থানা-ও জেলা-মানিকগঞ্জ।



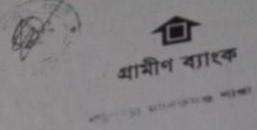
 नाक्ष्मना ब्रह्मन शैषन, निवा-नाट् (मावदमपुट वरमान, नाद पानीनगत, वाक्पक-गञ्जनाका, भागा-त (माना प्रात्मक । वार्तीयक समाहरूपे, वर्ष देशका ।

১ম লক্ষ (মালিক)

১। মোঃ শহীদ মিহা, লিভা-ভাষাল মিহা, মাভা-জপানী বেগম, লাচ-আলীনগৰ, ভাকমঞ্চ-গঞ্চপান্তা, স্বামানত কোলা प्रतिकातः । वाशियता-सामाप्तनी, नर्थ-देशमात्रः ।

২য় পক্ষ (ভাড়াটিয়া)

পত্ৰ ককনামত অক্সাহত নামে অৱ চোকান ভাড়ার চুকিপত্ৰ সনিচ্ছের উল্লেখ্য কাল্য করা ভইচেত্ত চ নিমু ভক্ষিৰ বৰ্ণিত দোৱানটি মনিকগঞ্জ গড়পাড়া ইমাম বাড়ী হয়তে পাছ ব্লিগুড় ভহমান মাজেটে অবস্থিত মা আমি ১২ বড (মানিক) চাড়া দেবলার বাজাব করিলে আপনি ১৯ বছ উক্ত সোকান ভাড়া নেয়ার ইঞা এক কবিলে উক্ লোকানের অধীত বাধন ১,০০,০০০/-(এক লক) টাকা ধাৰ্যা কবিয়া উক্ত খাৰ্যাকৃত টাকা লগত কুৰি বাইয়া আহি ১২ শক উক্ত নোকানটি নিয়ু লিখিত শর্ত নালেকে আপনি ২য় পকের নিকটা মানিক কারা লাগ



यरक भाराय पात्रायर

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Presented at GT's 18th Internal Design Lab on 4 October, 2015

Thank You