

*Proposed NU Business Name : **Maa Baba Furniture***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Khalid Sarwari Omar, Asst. Nobin, Rohonpur Unit, Chapainawabganj***

*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mosiur Rahman</i> Vill: Daulotpur, Union: Boalia, Post: Alampur, Upazila: Gomostapur, District: Chapainawabganj.
Age	:	32 years
Marital status	:	Married
Children	:	02 (Two) Sons
No. of siblings:	:	01 (One) Brother
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Mina Begum
(iii) Father's name	:	Md. Aminur Islam
(iv) GB member's info	:	<i>Branch: Doldoli, Bhulahat, Gomostapur, Centre # 04/mo, Loan no.: 2084/2, Membership from December 01, 1990 to December 01, 2000</i> First loan: Tk. 1,000 Existing loan: Nil, Last Loan: Tk. 7,200
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Three
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	13 (Thirteen) years experience in running his own business. He started the business with BDT 20,000 (Twenty thousand). : He has 03 (Three) years working experience as a carpenter.
Other Own/Family Sources of Income	:	His father's income from business (shotil pati shop). From the income of this business, He purchased 03 (Three) decimal land for building as house.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01745353910
NU's National ID No.	:	7013731934518
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Mina Begum was a GB member from December 01, 1990 to December 01, 2000 at first she took GB loan BDT 1,000 (One thousand).
- Successively several times she utilized GB loan for purchasing COW.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Baba Furniture</i>
Address/ Location	:	Daulotpur mini bazar, Gomostapur, Chapainawabganj.
Total Investment in BDT	:	Tk. 525,000
Financing	:	Self Tk. 375,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 40%.
(ii) Estimated % of proposed gross profit margin	:	On products 40%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	2,500	65,000	780,000
Less: Cost of Sales / Products (B)	1,500	39,000	468,000
Gross Profit (C) [C=(A-B)]	1,000	26,000	312,000
Less: Operating Cost:			
Electricity bill		600	7,200
Shop Rent		1,000	12,000
Mobile bill		500	6,000
Night Guard bill		60	720
Conveyance bill		2,000	24,000
Present Salary (Family & Self)		6,000	72,000
Present Salary (Assistant - 02)		8,000	96,000
Provision of bad debt		7	89
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		298	3,572
Total Operating Cost (D)		19,465	233,581
Net Profit (C-D):		6,535	78,420

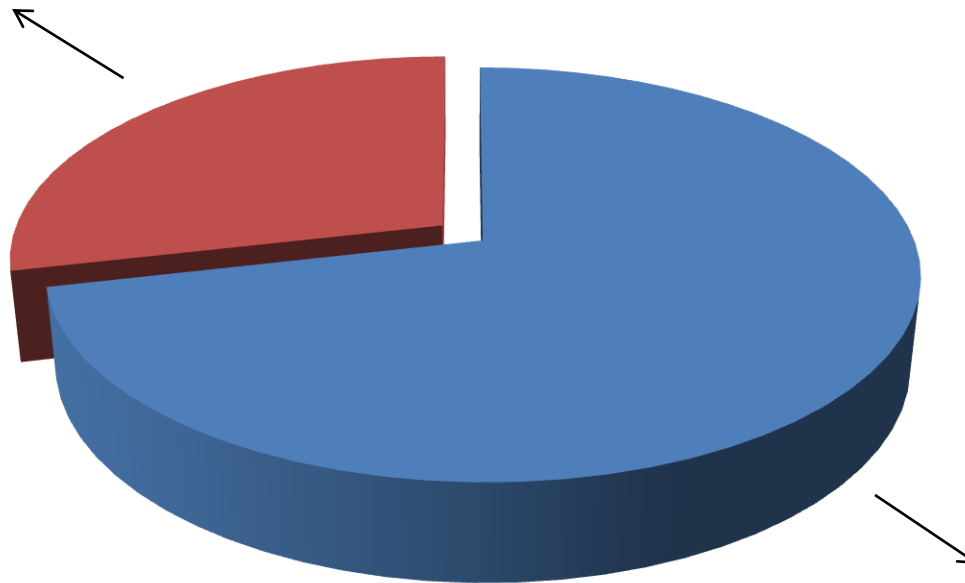
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (bed stead, dressing table, sofa, show case and wood etc.)	Investment in products (mehgony wood, korai wood, mango wood and neem wood etc.)	315,730	150,000	465,730
Investment in Machineries, Equipment & Tools (cutting machine, finishing machine, hammer, related accessories, bulb and fan etc.)		22,410		22,410
Cash in hand		1,860		1,860
Advance for Shop		35,000		35,000
Debtors (Since July, 2016 to at present)		8,900		8,900
Creditors (Since July, 2016 to at present)		(11,000)		(11,000)
Decoration (fixture and fittings)		2,100		2,100
Total Capital		375,000	150,000	525,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 375,000
- GTT's Investment BDT 150,000
- Total Capital BDT 525,000

GTT's
Investment 29%



Entrepreneur's
Contribution
71%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income from Products (A)	3,500	91,000	1,092,000	4,025	104,650	1,255,800	4,428	115,115	1,381,380
Less: Cost of Sales / Products (B)	2,100	54,600	655,200	2,415	62,790	753,480	2,657	69,069	828,828
Gross Profit (C) [C=(A-B)]	1,400	36,400	436,800	1,610	41,860	502,320	1,771	46,046	552,552
Less: Operating Cost:									
Electricity bill		900	10,800		1,100	13,200		1,200	14,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		110	1,320		160	1,920		210	2,520
Conveyance		3,000	36,000		4,000	48,000		4,500	54,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		8,000	96,000		9,000	108,000		10,000	120,000
Proposed Salary (Assistant - 02)		9,000	108,000		11,000	132,000		13,000	156,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		7	89		7	89		7	89
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	22,800
Non Cash Item:									
Depreciation Expenses		298	3,572		298	3,572		298	3,572
Total Operating Cost (D)	-	25,670	301,711	-	30,120	361,441	-	33,970	407,641
Net Profit (C-D)	-	10,730	135,090	-	11,740	140,880	-	12,076	144,912
Retained Income			135,090			275,969			420,881

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	141,090	152,880	156,912
1.3	Depreciation Expenses	3,572	3,572	3,572
1.4	Opening Balance of Cash Surplus	-	108,661	193,112
	Total Cash Inflow	294,661	265,112	353,595
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	108,661	193,112	281,595

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 02
Future employment: 0
- Trade License in his own name;
- Product quality;
- He has on hand training;
- Skilled & working experience : 08 years.

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 795,881 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 291st as Yunus Centre and 81st In-house Executive
Social Business Design Lab
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures













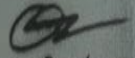



 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

 নাম: মোঃ মশিউর রহমান
Name: Md Mosiur Rahman
পিতা: মোঃ আমিনুর ইসলাম
মাতা: মোসাঃ মিনা বেগম
Date of Birth: 13 Mar 1984
ID NO: 7013731934518

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: দৌলতপুর, ডাকঘর: আলমপুর - ৬৩২০, গোমস্তাপুর,
চাঁপাইনবাবগঞ্জ


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০০৮



Thank You