



Grameen Kalyan

Proposed NU Business Name : Maria Furniture



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Firoj Ali Seikh Vill: Hijlakar, Post: Moragacha Upazilla : Kumarkhali, District: Kushtia.
Age	:	34 Years
Marital status	:	Married
Children	:	One (son) & One (daughter)
No. of siblings:	:	2 (Two) brothers & 3 (Three) 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 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Jahida Khatun</p> <p>Md. Ansar Seikh</p> <p>Branch: Kumarkhali, Group # 01, Centre # 4/M, Loan no.: 1011/4</p> <p>Member since: 2000, First loan: Tk. 3,000, Last GB loan: 6,000, Outstanding: 5,000</p> <p>Entrepreneur</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Furniture Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	07 (Seven) years of experience in Furniture business. Entrepreneur started his business with BDT 5,000(Five Thousand). Now it's value is BDT 2,50,000 (Two Lac Fifty Thousand).
Other Own/Family Sources of Income	:	Agricultural Work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01791619024
National ID number	:	5017186557282
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 3,000 (Three thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

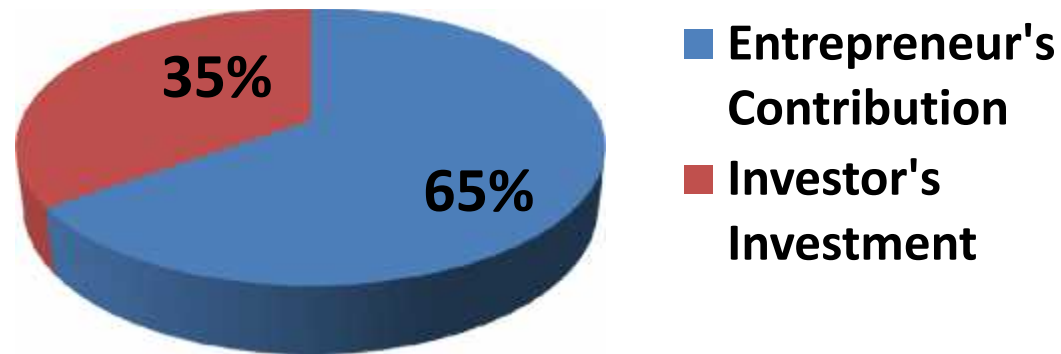
Project's Name	:	Maria Furniture
Address/ Location	:	Jilapitola, Kumarkhali, Kushtia.
Total Investment	:	BDT 4,30,000
Financing	:	Self financing: BDT 2,80,000 Required Investment: BDT 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000 (Five Thousand only)
Proposed Salary	:	BDT 5,000 (Five Thousand only).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The business will start with different types of Sofa Set, Khat, Dressing Table, Ware drop, Showcase, Chair, Table, Door, Window, etc. ➤ Product sale whole kushtia district. ➤ Gain on Sale 15%. ➤ Payback period to the investor is 2 years; ➤ Agreed Grace period 3 months; ➤ Expected date to start the project in as soon as possible.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business	Total Investment
		Investor	
Investments in different categories:			
Wood Stock in Shop	80,000	150,000	230,000
Swa-Mill Wood Stock	60,000	-	60,000
Instrument (Clampesh, Drill, Electric Chaca Machine, etc)	25,000	-	25,000
Shop Security	25,000	-	25,000
Account Receivable	70,000	-	70,000
Cash in hand	20,000	-	20,000
Total Capital	280,000	150,000	430,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	280,000	65
Investor's Investment	150,000	35
Total Investment	430,000	100



Existing Business Info

Particulars		
	Monthly	Yearly
Sales (A)	80,000	960,000
Less: Cost of sales (B):	68,000	816,000
Gross profit (GP) [C=(A-B)]	12,000	144,000
Less: Operating Costs:		
Electricity bill	300	3,600
Shop Rent	400	4,800
Transportation	1,500	18,000
Mobile bill	300	3,600
Present salary/Drawings-self	5,000	60,000
Entertainment	500	6,000
Non Cash Item:		
Depreciation Expenses	500	6,000
Total Operating Cost (D)	8,500	102,000
(C-D)Net Profit:	3,500	42,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	1st Year		2nd Year	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	125,000	1,500,000	137,500	1,650,000
Less: Cost of sales (B):	106,250	1,275,000	116,875	1,402,500
Gross profit (GP) [C=(A-B)]	18,750	225,000	20,625	247,500
Less: Operating Costs:				
Electricity bill	400	4,800	440	5,280
Shop Rent	400	4,800	400	4,800
Transportation	2000	24,000	2200	26,400
Mobile bill	400	4,800	440	5,280
Proposed salary	5,000	60,000	5,000	60,000
Entertainment	600	7,200	660	7,920
Non Cash Item:				
Depreciation Expenses	500	6,000	550	6,600
Total Operating Cost (D)	9,300	111,600	9,690	116,280
(C-D)Net Profit:	9,450	113,400	10,935	131,220
Retained Income:		113,400		131,220

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Installment will be paid in every three month including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

	<i>Year 1</i>	<i>Year 2</i>
<u>Cash inflow:</u>		
Opening Balance	20,000	193,400
Capital Infusion by UDYOKTA	-	-
Capital Infusion by Investor	150,000	-
Sales	1,500,000	1,650,000
Total Receipts	1,670,000	1,843,400
<u>Cash Outflow:</u>		
Cost of goods sold	1,275,000	1,402,500
Operating expenses	111,600	116,280
Return to investor	90,000	90,000
Total payment	1,476,600	1,608,780
Closing Balances	193,400	234,620

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: 01 Person Self: 1;<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Monitoring the quality;<input type="checkbox"/> Choose better quality.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Huge demand in local area;<input type="checkbox"/> Day by day increase demand furniture.<input type="checkbox"/> Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Competitors.<input type="checkbox"/> Damage Wood.

Presented at 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you

Maria Existing Business Photo









বিসমিল্লাহির রাহমানির রাহিম

মা বাবার দোয়ায়

মারিয়া ফার্নিচার

প্রো: শেখ মো: ফিরোজ আলী

খাট, সোফেস, ড্রেসিং টেবিল, ডাইনিং টেবিল সহ যাবতীয়
ফার্নিচার তৈরী করা হয় এবং লক কাঠ, চিড়াই কাঠ বিক্রয় করা হয়

জিলাপীতলা বাজার, কুমারখালী, কুষ্টিয়া। মোবা: ০১৭৯১ ৬১৯০২৪













NU with his mother



Trade License

বিসমিল্লাহির রাহমানির রাহিম

ইউনিয়ন পরিষদের ৭নং ফরম ক্রমিক নং 191

কর্তৃত্বের ও অডিট রুলের ১২(১) নিয়ম দ্রষ্টব্য

ট্রেড লাইসেন্স

৪নং সদকী ইউনিয়ন পরিষদ

উপজেলা ও থানা : কুমারখালী, জেলাকুষ্টিয়া।

বহি নং ০১
তারিখ :
লাইসেন্স নং ৭১

তারিখ : ৩১-০১-২০১৬

দোকান/কোম্পানী/ফার্ম/গ্রহীতার নাম : মোঃ মুহাম্মদ আলী

পিতা/স্বামী/মালিকের নাম : মোঃ জিহাদ আলী

ঠিকানা : কুমারখালী সদকী, কুমারখালী, কুমারখালী

পেশা ব্যবসা ও যানবাহন প্রভৃতি : মোঃ মুহাম্মদ আলী, মোঃ মুহাম্মদ আলী

বৈধ বা বলবৎ থাকার সময় (বৎসর) : ২০১৬-২০১৭ এর জুন মাস পর্যন্ত।

প্রদত্ত টাকার পরিমাণ : অংকে : ৩০০০

কথায় : মোঃ মুহাম্মদ আলী

ডাট ১৫% হিসাবে... টাকা
কথায়... টাকা

মোঃ মুহাম্মদ আলী
আইনগারীর স্বাক্ষর
৪নং সদকী ইউনিয়ন পরিষদ
কুমারখালী, কুমারখালী।

Thank You