

Proposed NU Business Name: **BABU FURNITURE HOUSE**



Project identification and prepared by: Md. Saidur Rahman
Elenga Unit, Tangail

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BABU MOLLA
Age	:	15-01-1993(23 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers
Address	:	Vill: South Chamoriya, P.O: Chamoriya, 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	:	AYESHA BEUGM
(iii) Father's name	:	MD. SHOHID MOLLA
(iv) GB member's info	:	Branch: Shohedebpur Kalihati, Centre # 13(Female), Member ID: 1609, Group No: 03 Member since: 07-01-2008 (8Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 38,145
(v) Who pays GB loan installment	:	Father
(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.)	:	Nil
Business Experiences and Training Info	:	3 years experience in running business. He has two years training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-612399
Mother's Contact No.	:	01739-762289
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA BEUGM joined Grameen Bank since 8 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

Proposed Nobin Udyokta Business Info

Business Name	:	BABU FURNITURE HOUSE
Location	:	South Chamoriya, Kalihati, Tangail
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/-(from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 8 ft= 192 square ft
Security of the shop	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Log, Wood, Slice Wood, Showcase, Table, etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 3 employee.▪The shop is rented.▪Collects goods from Shokhipur, Modhupur▪Agreed grace period is 3 months.

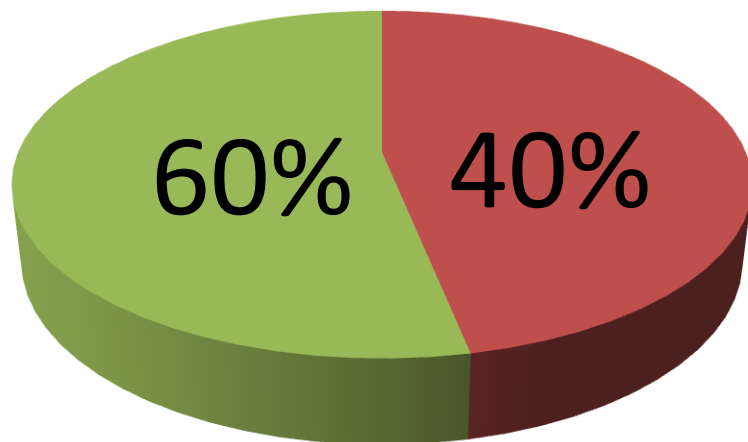
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Log, Wood, Slice Wood, Showcase, Table, etc	4,200	126,000	1,512,000
Total Sales (A)			
Less. Variable Expense			
Log, Wood, Slice Wood, Showcase, Table, etc	3,150	94,500	1,134,000
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Entertainment		200	2,400
Salary (self)		5,000	60,000
Transportation		1,500	18,000
Salary Staff(3*5500)		16,500	198,000
Total fixed Cost (D)		24,200	290,400
Net Profit (E) [C-D]		7,300	87,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Log (100sep*600tk)	60,000	50,000	110,000
Slice Wood(60sep*900tk)	54,000	50,000	104,000
Jackfruit Wood(20sep*1800tk)	36,000	0	36,000
Total	150,000	100,000	250,000

Source of Finance



➔ Entrepreneur Contribution: 150,000

➔ Investors Investment : 100,000

➔ Total Investment : 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Log, Wood, Slice Wood, Showcase, Table, etc.	5,200	156,000	1,872,000	1,965,600
Total Sales (A)	5,200	156,000	1,872,000	1,965,600
Less. Variable Expense				
Log, Wood, Slice Wood, Showcase, Table, etc.	3,900	117,000	1,404,000	1,474,200
Total variable Expense (B)	3,900	117,000	1,404,000	1,474,200
Contribution Margin (CM) [C=(A-B)]	1,300	39,000	468,000	491,400
Less. Fixed Expense				
Rent		400	4,800	5,040
Electricity Bill		400	4,800	5,040
Mobile Bill		500	6,000	6,300
Entertainment		400	4,800	5,040
Salary (self)		5,000	60,000	60,000
Transportation		2,000	24,000	25,200
Salary Staff(3*5500)		16,500	198,000	207,900
Total fixed Cost (D)		25,200	302,400	314,520
Net Profit (E) [C-D]		13,800	165,600	176,880
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	165,600	176,880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		105,600
	Total Cash Inflow	265,600	282,480
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	105,600	222,480

SWOT ANALYSIS

STRENGTH

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



























(ইউপিজমনি ফরম- ৩)

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
সহদেবপুর ইউনিয়ন পরিষদ
কালিহাতী, টাঙ্গাইল
জন্ম সনদ

[বিধি- ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং

নিবন্ধনের তারিখ: ২১-০৩-২০১৫

সনদ ইস্যুর তারিখ: ২১-০৩-২০১৫

জন্ম নিবন্ধন নম্বর:*

১	৯	৯	৩	৯	৩	১	৪	৭	৯	৪	১	০	২	৬	৪	৭
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নাম: মো: বাবু মোল্লা

জন্ম তারিখ: ১৫-০১-১৯৯৩

লিঙ্গ: পুরুষ

পনেরই জানুয়ারি উনিশ শত তিরানব্বই

জন্ম স্থান: গ্রাম:দ:চামুরিয়া, কালিহাতী, টাংগাইল।

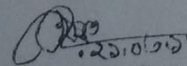
পিতার নাম: মো: শহিদ মোল্লা

জাতীয়তা: বাংলাদেশী

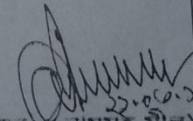
মাতার নাম: আয়শা বেগম

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রাম:দ:চামুরিয়া, ডাকঘর:দ:চামুরিয়া
উপজেলা:কালিহাতী, জেলা:টাংগাইল।


(ইউপি সচিব হাবিবুল আলী সচিব)
৭নং সহদেবপুর ইউপি
কালিহাতী, টাঙ্গাইল।




(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)
মোঃ উকুর হাছিম বীর মুক্তিযোদ্ধা
চেয়ারম্যান
৭নং সহদেবপুর ইউনিয়ন পরিষদ
কালিহাতী, টাঙ্গাইল।

(নিবন্ধকের কার্যালয়ের সীলমোহর)

* প্রথম চার অঙ্ক ব্যক্তির জন্ম সাল, পরবর্তী তিন অঙ্ক এরিয়া কোড ও শেষ ছয় অঙ্ক খ'রা ক্রমিক।

FAMILY PICTURE

