

## Proposed NU Business Name: **AL MOMIN FURNITURE**



Project identification and prepared by: MD. Kahirul Islam,  
Bogra Sadar Unit, Bogra

Project verified by: MD. Majharul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ARSAD ALI</b>
Age	:	9-2-82 (34 Years)
Education, till to date	:	Signature
Marital status	:	Married
Children	:	1 son 1 Daughter
No. of siblings:	:	5 Brother 4 Sister
Address	:	Vill: Sajapur, P.O: Majhira, P.S: Sahajanpur, Dist: Bogra

Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. FATEMA BEGUM</b>
(iii) Father's name	:	<b>MD. MOSLEM PRAMANIK</b>
(iv) GB member's info	:	Branch: Majhira , Centre # 45(Female), Member ID: 4563/3; No:05 Member since: 05-06-1990 (08 Years) First loan: -4000 taka.
Further Information:		Existing Loan: BDT 18000, Outstanding loan: BDT NIL
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784824053
Mother's Contact No.	:	01931379333
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FATEMA BEGUM** joined Grameen Bank since 8 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>AL MOMIN FURNITURE</b>
Location	:	Majhira, Shahjanpur, bugra
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 210,000/-(from existing business) 68% Required Investment BDT 100,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35 ft x 12 ft= 420 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Furniture etc.</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Local market.</li><li>▪Agreed grace period is 3 months.</li></ul>

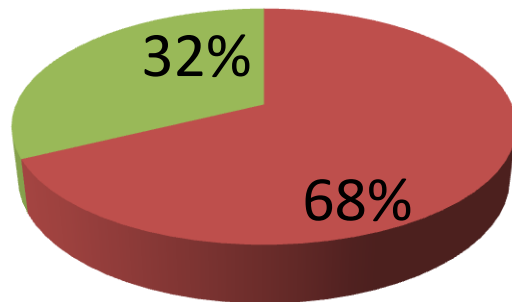
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Furniture Item	60,000	720,000
<b>Total Sales (A)</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>		
Furniture Item	39,000	468,000
<b>Total variable Expense (B)</b>	<b>39,000</b>	<b>468,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>		
Rent	1,500	18,000
Mobile Bill	700	8,400
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Guard	150	1,800
Entertainment	500	6,000
Generator	200	2,400
Salary (staff)	5,000	60,000
<b>Total fixed Cost (D)</b>	<b>14,550</b>	<b>174,600</b>
<b>Net Profit (E) [C-D]</b>	<b>6,450</b>	<b>77,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Dinning Set	1	25000	25,000	0	0	0	25,000
Wall Showcase	1	30000	30,000	0	0	0	30,000
Weardrobe	1	21000	21,000	0	0	0	21,000
Cot	1	11000	11,000	0	0	0	11,000
Mehogoni	25	1800	45,000	0	0	0	45,000
Koroi	40	900	36,000	50	900	45,000	81,000
Jack wood	6	900	5,400	8	2000	16,000	21,400
Shil Koroi	12	1450	17,400	20	1450	29,000	46,400
Door	2	8000	16,000	0	0	0	16,000
Others	1	3200	3,200	100	100	10,000	13,200
<b>Total</b>	<b>90</b>		<b>210,000</b>	<b>178</b>		<b>100,000</b>	<b>310,000</b>

## Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 100,000
- Total 310,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Furniture Item	90,000	1,080,000	1,134,000
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>
<b>Less. Variable Expense</b>			
Furniture Item	58,500	702,000	737,100
<b>Total variable Expense (B)</b>	<b>58,500</b>	<b>702,000</b>	<b>737,100</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>			
Rent	1,500	18,000	18,000
Mobile Bill	800	9,600	11,500
Salary (self)	5,000	60,000	60,000
Transportation	2,000	24,000	26,000
Guard	150	1,800	1,800
Entertainment	500	6,000	7,000
Generator	200	2,400	2,400
Salary (staff)	10,000	120,000	120,000
<b>Total Fixed Cost</b>	<b>20,150</b>	<b>241,800</b>	<b>246,700</b>
<b>Net Profit (E) [C-D]</b>	<b>11,350</b>	<b>136,200</b>	<b>150,200</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	136,200	150,200
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		76,200
	<b>Total Cash Inflow</b>	<b>236,200</b>	<b>226,400</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,200</b>	<b>166,400</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













**SAYERLACK**<sup>®</sup>  
INNOVATIVE WOOD SOLUTIONS

THE POPULAR  
WORLD'S  
No.1  
FULLY CERTIFIED



আল মমিন ফার্ণিচার

মহাশের আড়াল এর পশ্চিম পার্শে, মন্দিরা, শাজাহানপুর, বঙ্গুরা  
ফোন: ০১৯২৯-০০০১০৪

JAT



ভাড়া

এই করে ভাড়া করা হবে।  
পে, মোঃ: মোঃ মোঃ মোঃ, মোঃ মোঃ  
মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ  
মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ  
মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ  
মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ  
মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ

আসসালামু  
আলাইকুম ওয়া

হাজিরা  
মোঃ মোঃ মোঃ

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

নাম: মোঃ এরশাদ আলী  
Name: Md. Arsad Ali  
পিতা: মোঃ মোসলেম প্রামানিক  
মাতা: মোছাঃ ফাতেমা বেগম  
Date of Birth: 09 Feb 1982  
ID NO: 1018556653461

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনা  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: সাজাপুর, রাস্তা নং/নাম: সাজাপুর পূর্ব কাগজি পাড়া, ডাকঘর: মাঝিড়া -  
৫৮০১, শাজাহানপুর, বগুড়া

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৮/০৪/২০০৮

# FAMILY PICTURE

