

Proposed NU Business Name: **KAJI FURNITURE**



Project identification and prepared by: Md Sirajul Islam
Keraniganj Unit, Gazipur
Project verified by: Susanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI HASAN MAHMUD
Age	:	20-06-1982 (34 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	NA
No. of siblings:	:	01 Brother, 04 Sisters.
Address	:	Vill: Rajabari P.O: Rajabari P.S: Keraniganj , Dist: Dhaka .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REZIA BEGUM
(iii) Father's name	:	YUNUS KAJI
(iv) GB member's info	:	Branch: Basta , Centre # 37 (Female), Member ID: 3213/1, Group No: 06 Member since: 05-07-1995 (20 Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT /- Outstanding loan: BDT /-
(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	:	07 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	018255-99685
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REZIA BEGUM joined Grameen Bank since 20 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KAJI FURNITURE
Location	:	Rajabari, Rajabari, Keraniganj
Total Investment in BDT	:	BDT 2,90,000/-
Financing	:	Self BDT 2,10,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Wooden furniture. ▪Average 30% gain on sales. ▪The business is operating by entrepreneur. Existing 02 employees. ▪One will be appointed after receiving equity money. ▪The shop is rented. ▪Collects goods from Hasnabad. ▪Agreed grace period is 3 months.

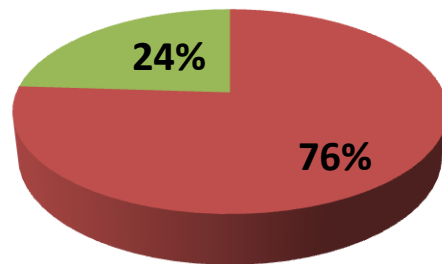
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden furniture	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less Variable Expense			
Wooden furniture	1750	52500	630000
Total variable Expense (B)	1,750	52500	630000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Electricity bill		300	3600
Salary (self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		200	2400
Guard		50	600
Mobile bill		300	3600
Total fixed cost (D)		13,850	166200
Net Profit (E)= [C-D]		8,650	103800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	0	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cot	1	55000	55,000	0	0	0	55,000
Show case	1	40000	40,000	0	0	0	40,000
Waredrove	2	25000	50,000	0	0	0	50,000
Wood	20	2500	50,000	40	2000	80,000	130,000
Security	1	15000	15,000	0	0	0	15,000
Total	25	0	210,000	40	0	80,000	290,000

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 60,000
- Total 250,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Wooden furniture	3700	111000	1332000	1398600	1468530
Total Sales (A)	3700	111000	1332000	1398600	1468530
Less Variable Expense					
Wooden furniture	2590	77700	932400	979020	1027971
Total variable Expense (B)	2,590	77700	932400	979020	1027971
Contribution Margin (CM) [C=(A-B)]	1,110	33300	399600	419580	440559
Less Variable Expense					
Electricity bill		500	6000	6500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		11000	132000	132000	132000
Entertainment		200	2400	2400	2400
Guard		50	600	600	600
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		17,150	205,800	206,900	208000
Net Profit (E)= [C-D]		16150	193800	212,680	232559
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	193,800	212,680	232559
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		161,800	342480
	Total Cash Inflow	273800	374480	575039
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	161,800	342480	543039

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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























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



হাসান

নাম: কাজী হাসান মাহমুদ
Name: Kazi Hasan Mahmud
পিতা: ইউনুস কাজী
মাতা: রেজিয়া বেগম
Date of Birth: 20 Jan 1982

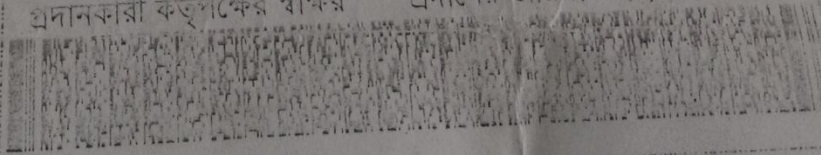
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্যান্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ৯৯, গ্রাম/রাস্তা: রাজাবাড়ী বাজার রোড, ঠাকুরপুর, ডাকনগর:
রাজাবাড়ী - ১৩১০, কেরানীগঞ্জ, ঢাকা

— ১৩

প্রদানকারী কর্মসূচীর স্বাক্ষর প্রদানের তারিখ: ২১/০৫/২০০৮



FAMILY PICTURE

