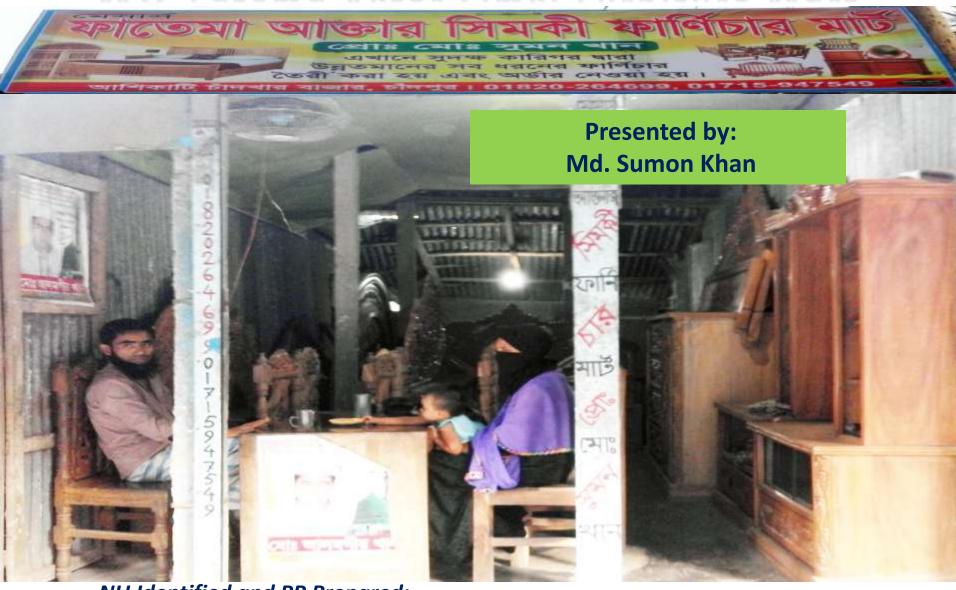
## M/S Fatema Akter Simki Furniture Mart



NU Identified and PP Prepared: Md. Khairul Basar (Chandpur Sadar Unit) Verified by: Md. Nazrul Islam



## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Sumon Khan
Age	:	08-06-1983 (32 Years)
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers & 01 Sisters
Parent's and GB related Info		Mother 1 Fother
(i) Who is GB member (ii) Mother's name (iii) Father's name	: :	Mother
(iv) GB member's info	=	Branch: Sha Mahmmudpur, Centre: 10/m, Group-04, Loan no: 1431, Member since: 23/02/1998 First Ioan: 5000Tk, Last Ioan: 20000,
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others	: : : : :	Father N/A N/A N/A N/A N/A
Education	:	Class Five

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

Present Occupation	:	Furniture Business
Trade License	:	10/15-16
Business Experience And Training Info	:	15 years
Other Own/Family Sources of Income	:	Brother -govt. service & Father- business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01820264699
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1998. At first she took a loan amount of BDT 5000 from Grameen Bank. NU's father Expanded his business by using GB loan. NU's mother gradually improved their life standard by using GB loan.

### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Fatema Akter Simki Furniture Mart
Address/ Location	:	Ashikati, Chadkhar Bazar, Chandpur Sodar, Chandpur.
Total Investment in BDT	:	5,50,000
Financing	:	Self BDT : 400000 (from existing business) -73% Required Investment BDT : 150000 (as equity) - 27 %
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		8,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin (i) Agreed grace period	:	40% 40% 02 months

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)		
Investments in different cate	gories:	(1)	(2)	(1+2)
Present stock items :				
Box Khat (20000*02 pcs):	40000			
Semi box khat (10000 * 03 pcs) :	30000			
Cabinet (3pcs):	30000			
Dressing Table (6500*02 pcs):	13000			
Wardrobe (12000*01 pcs):	12000			
Door (7000*5 pcs):	35000			
Shofa Set (20000*02 pcs):	40000	400000		400000
Wood various:		40000		400000
(segun, renty, gorzon, shil koray total 120kb):  Machine Items:	120000			
Butar Machine with various FOL:	10000			
Drill Machine:	10000			
Others Accessories & Machineries:	10000			
Shop Rent Advanced:	50000			
Proposed Stock Items:				
Segun wood (20 kb*1500):	30000			
Mehogini wood (30kb*1000):	30000		450000	150000
Garzon wood( 10kb*1500) :	15000		150000	150000
Reentry wood (125kb*600):	75000			
Total Capital		400000	150000	550000

## INFO ON EXISTING BUSINESS OPERATIONS

Doubioulana	Existing Business (BDT)				
Particulars Particulars	Daily	Monthly	Yearly		
Sales		140000	1680000		
Less: Cost of sales*		84000	1008000		
Gross Profit (40%) (C)		56000	672000		
Less: Operating Costs					
Electricity bill		600	7200		
Generator bill		300	3600		
Shop Rent		1500	18000		
Entertainment		300	3600		
Mobile bill		300	3600		
Present salary/Drawings- self		8000	96000		
Present salary-Employee (4)		32000	384000		
Others (transport, fees, etc)		300	3600		
Non Cash Item:					
Depreciation Expenses(30000*10%)		250	3000		
Total Operating Cost (D)		43550	522600		
Net Profit (C-D):		12450	149400		

#### CHAGINSIGH COCKES HOLD ALL INCLUDES CHAIN

Particulars	Year	1 (BDT)	Year .	2 (BDT)	Year 3 (BDT)		
raiticulais	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly	
Sales	160000	1920000	180000	2160000	200000	2400000	
Less: Cost of sales	96000	1152000	108000	1296000	120000	1440000	
Gross Profit (C)	64000	768000	72000	864000	80000	960000	
Less: Operating Costs							
Electricity bill	600	7200	700	8400	800	9600	
Entertainment	300	3600	350	4200	400	4800	
Shop Rent	1500	18000	1500	18000	1500	18000	
Mobile Bill (SMS & Reporting inclusive)	400	4800	450	5400	500	6000	
Present salary/Drawings- self	8000	96000	8000	96000	8000	96000	
Present salary-Employee (5)	40000	480000	45000	540000	50000	600000	
Others (Transport, fees)	300	3600	350	4200	400	4800	
Non Cash Item:							
Depreciation Expenses (30000*10%)	250	3000	250	3000	250	3000	
Total Operating Cost (D)	51350	616200	56600	679200	61850	742200	
Net Profit (C - D)	12650	151800	15400	184800	18150	217800	
GT payback		60000		60000		60000	
Retained Income:	91800		124800		157800		

#### CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	151800	184800	217800
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		94800	222600
	Total Cash Inflow	304800	282600	443400
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	94800	222600	383400

## SWOT ANALYSIS

## ${\sf S}_{{\sf TRENGTH}}$

- > Availability of Products Sourcing.
- > Skilled & 04 Years of Experience
- Maintaining High Standard in local areas

#### **V**<sub>EAKNESS</sub>

- > Less stock of wood
- > Credit sale
- > Transportation cost.
- > Increase in product price

#### **O**PPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency.
- > Employment opportunity

#### **T**HREATS

- Climate change effect may harm products.
- > Fire
- Political unrest



















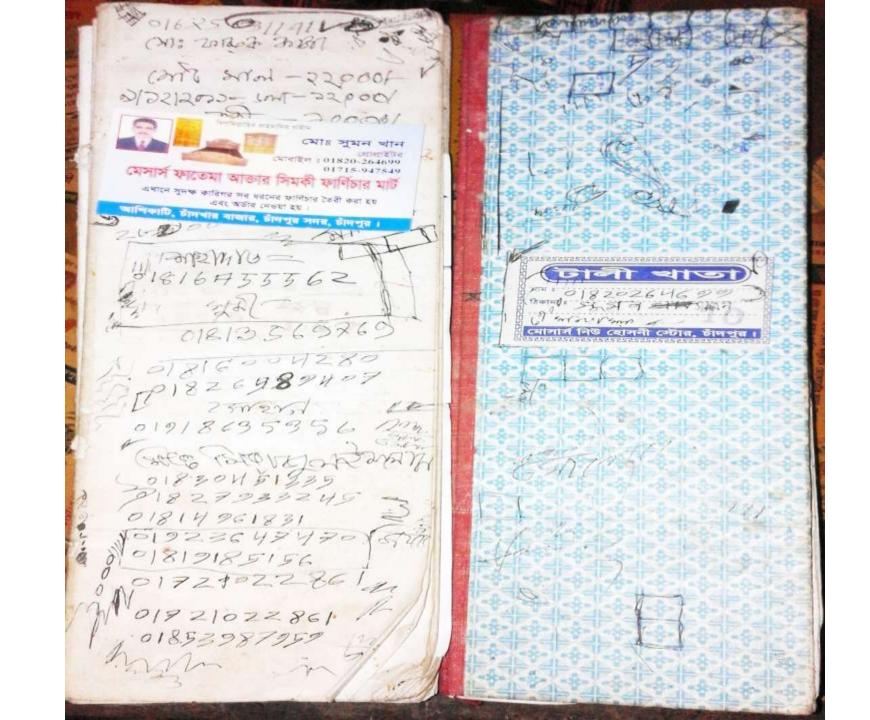


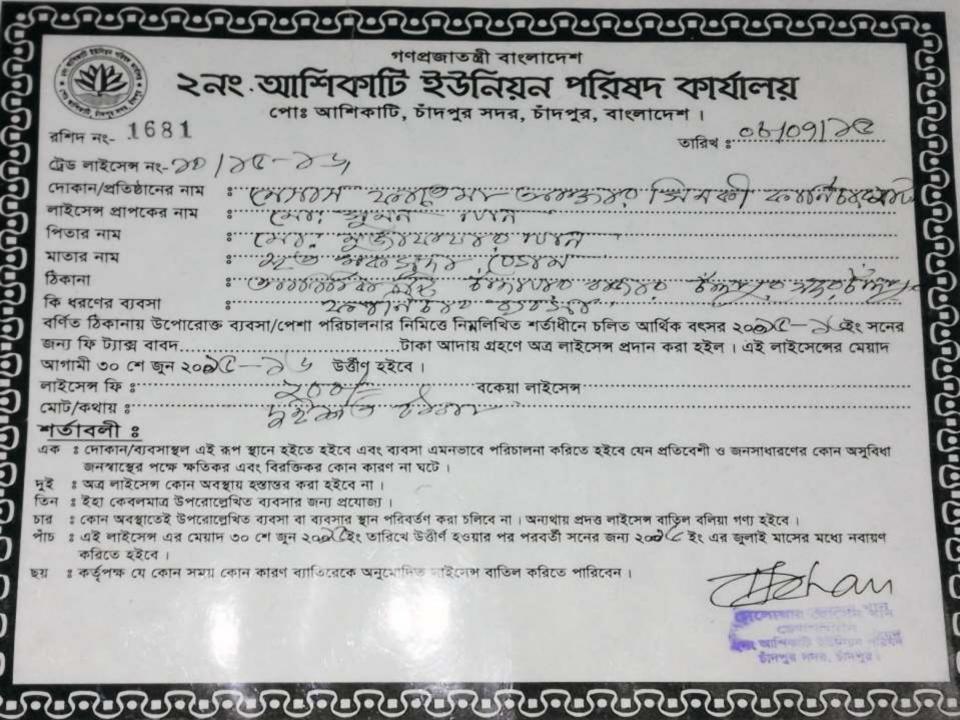






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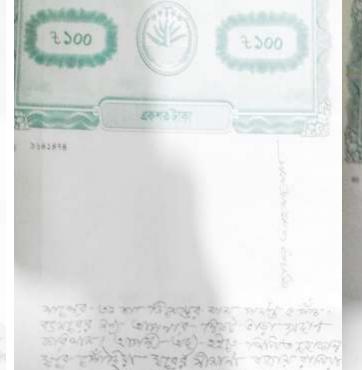


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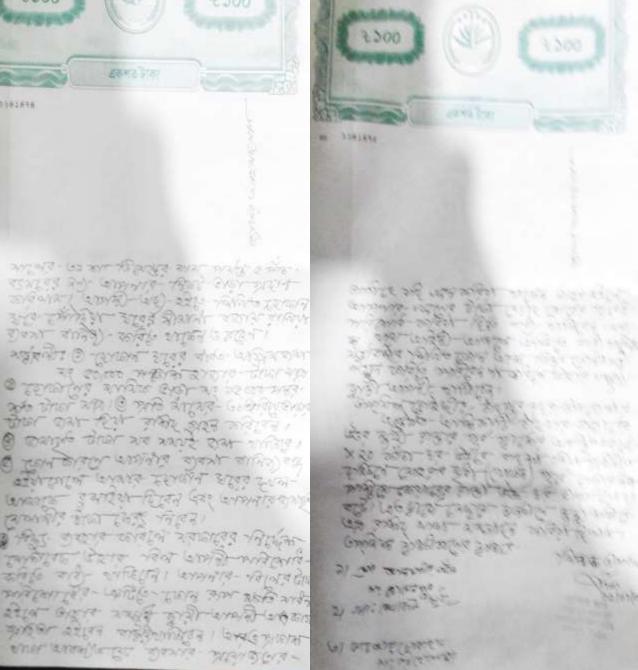
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# Presented at 25<sup>th</sup> Internal Design Lab On December 23, 2015 at GT

For more information

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