



**Grameen Kalyan**

Proposed NU Business Name: Shapla furniture



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: Md :Khandokar Hamidul Islam . Vill:Chithulia(Khoyerchara) Post: Poradah Upazilla : Mirpur, District: Kushtia
Age	: 21 Years.
Marital status	: Married .
No. of siblings:	: 1 (one) brother & 1(one) Sister .
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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Hamida Khatun . : Md.Khandokar Kamal Hossain. : Branch: Poradah(Mirpur), Group # 04, Centre # 66/M, Loan no.: 7679, Member since: 2006, First loan: Tk. 10,000, Existing loan: 2,50,000, Outstanding: 1,11,900 : Father . : No : Nil : Nil : Nil
Education, till to date	: Class Ten.

## ***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.)	:	He has no formal training but 4 years Experience in running business.
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01947536027
National ID number	:	19945019480000127
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 10,000 (ten thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## *PROPOSED NOBIN UDYOKTA BUSINESS INFO*

Project's Name	:	Shapla Furniture.
Address/ Location	:	Vill:Chithulia(Khoyerchara) Post: Poradah
Total Investment	:	<b>BDT :8,14,500 /-</b>
Financing	:	Self financing: <b>BDT :6,14,500/-</b> Required Investment: <b>BDT :2,00,000 /-(as equity)</b>
Present salary/drawings from business	:	BDT. 3000 (Three thousand only)
Proposed Salary	:	BDT :5000( Five thousand only )
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>❖ The project will start with having a furniture shop;</li> <li>❖ Estimated sales @ Tk.60,000 per Week;</li> <li>❖ Estimated profit is about 30% on sales;</li> <li>❖ Total number of employees 8 including me.</li> <li>❖ Investors money will be back in 2 years;</li> <li>❖ Expected date to start the project is in early, 2016.</li> </ul>

# *Existing Business*

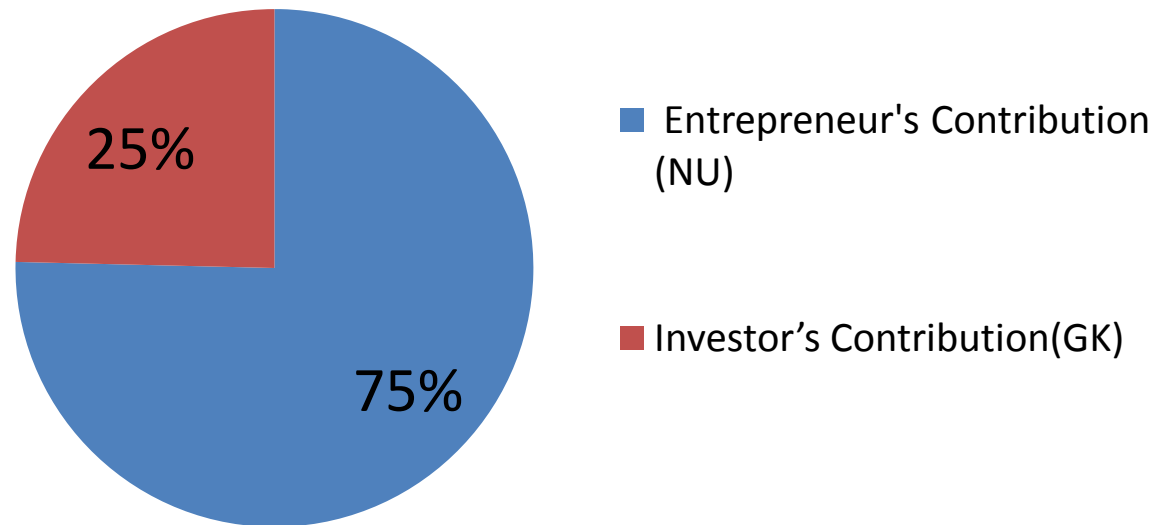
<b>Particulars</b>	<b>Year 1 (BDT)</b>		
	weekly	Monthly	Yearly (1st Weekly+ Monthly)
Estimated Sales (A)	52,000	208,000	2,496,000
Less: Cost of sales(B)	36,400	145,600	1,747,200
<b>Gross profit (GP) [C=(A-B)]</b>	<b>15,600</b>	<b>62,400</b>	<b>748,800</b>
<b>Less: Operating Costs:</b>			
Electricity bill	0	2200	26,400
Transportation	0	500	6,000
Mobile bill (SMS & Reporting inclusive)	0	700	8,400
Night guard		200	2,400
Present salary-self	0	3,000	36,000
Shop rent		5,000	60,000
Wages 7 (200) per day		36,400	436,800
Other Expenses	1200	1200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses	0	0	4,000
<b>Total Operating Cost (D)</b>	<b>1,200</b>	<b>49,200</b>	<b>582,400</b>
<b>(C-D)Net Profit:</b>	<b>14,400</b>	<b>13,200</b>	<b>166,400</b>
<b>Retained Income:</b>			<b>166,400</b>

# *PROPOSED PROJECT INVESTMENT BREAKDOWN*

<b>Particulars</b>	<b>Existing Business</b>	<b>Proposed Business</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Shop Advanced	50,000	-	-	50,000
Furniture ready (bedstead ,wear drop ,chair ,table etc)	450,000	-	-	450,000
Machineries for making furniture	50,000	-	-	50,000
Buy wood for making furniture	50,000	-	50,000	100,000
Other materials	2,000	-	-	2,000
Steel furniture items	-	-	100,000	100,000
Melamine Board			50,000	50,000
Cash in hand	10,000	-	-	10,000
Fan 2ps	2500	0	0	2500
<b>Total Capital</b>	<b>614,500</b>	<b>-</b>	<b>200,000</b>	<b>814,500</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	614,500	75
Investor's Contribution(GK)	200,000	25
<b>Total Investment</b>	<b>814,500</b>	<b>100%</b>





## FINANCIAL PROJECTION OF NU BUSINESS PLAN

<b>Particulars</b>	<b>Year 1 (BDT)</b>			<b>Year 2 (BDT)</b>		
	weekly	Monthly	Yearly ( 1st Weekly+Mont hly)	weekly	Monthly	Yearly (Weekly+Mont hly)
Estimated Sales (A)	60,000	240,000	2,880,000	66,000	264,000	3,168,000
Cost of sales(B)	42,000	168,000	2,016,000	46,200	184,800	2,217,600
<b>Gross profit (GP) [C=(A-B)]</b>	<b>18,000</b>	<b>72,000</b>	<b>864,000</b>	<b>19,800</b>	<b>79,200</b>	<b>950,400</b>
<b>Less: Operating Costs:</b>						
Electricity bill	0	2200	26,400	0	2,420	29,040
Transportation	0	700	8,400	0	770	9,240
Mobile bill (SMS & Reporting inclusive)	0	900	10,800	0	990	11,880
Night guard		200	2,400	0	220	2,640
Proposed salary-self	0	5,000	60,000	0	5,500	66,000
Shop rent		5,000	60,000	0	5,500	66,000
Wages 8 (200) per day		41,600	499,200	0	45,760	549,120
Other Expenses	0	1200	1,200	0	1,320	1,320
<b>Non Cash Item:</b>						
Depreciation Expenses	0	0	4,500	0	0	4,950
<b>Total Operating Cost (D)</b>	<b>0</b>	<b>56,800</b>	<b>672,900</b>	<b>0</b>	<b>62,480</b>	<b>740,190</b>
<b>(C-D)Net Profit:</b>	<b>18,000</b>	<b>15,200</b>	<b>191,100</b>	<b>19,800</b>	<b>16,720</b>	<b>210,210</b>
<b>Retained Income:</b>			<b>191,100</b>			<b>210,210</b>

**Notes:** 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Quarterly installment will be paid after the first round of fund disbursement (including ownership transfer fee after three months grace period ).

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

	Year 1	Year 2
<b>Cash inflow:</b>		
Opening Balance	10,000	281,100
Capital Infusion by Investor	200,000	0
Sales	2,880,000	3,168,000
Total Receipts	3,090,000	3,449,100
<b>Cash Outflow:</b>		
Cost of goods sold	2,016,000	2,217,600
Operating expenses	672,900	740,190
Payback to investor	120,000	120,000
Total payment	2,808,900	3,077,790
Closing Balances	281,100	371,310

# SWOT ANALYSIS

## **S**TRENGTH

- ❖ Employment:  
Self: 1  
Others (beyond family): 01
- ❖ Ownership in his own name;
- ❖ Skill & Experience.

## **W**EAKNESS

- ❖ Can not supply products as per demand lack of sufficient capital;
- ❖ Shortage of quality product.

## **O**PPORTUNITIES

- ❖ Local Demand;
- ❖ Investor's money will be payback in two years.

## **T**HREATS

- ❖ Theft;
- ❖ Fire burn;
- ❖ Political Unrest.

# Trade License

সময়মত ট্যাক্স পরিশোধ করুন

ইউনিয়ন পরিষদের ৩নং ফরম  
৫০০ টকী ও ৩০০ টকী পৃথক পৃথক নিয়ম প্রযোজ্য

ক্রমিক নং - 3913

ট্রেড লাইসেন্স

৯ নং পোড়াদহ ইউনিয়ন পরিষদ  
উপজেলা : মিরপুর, জেলা : কুষ্টিয়া।

বিসংখ্যান নং - ০২

স্বাক্ষরিত তারিখ : ০২/০৭/২০২৫

স্বাক্ষরিত তারিখ : ০২/০৭/২০২৫

পিতা/স্বামী/স্বাক্ষরিত তারিখ : স্বাক্ষরিত তারিখ -

পিতা/স্বামী/স্বাক্ষরিত তারিখ : স্বাক্ষরিত তারিখ -

পেশা/ব্যবসা : স্বাক্ষরিত তারিখ -

বৈধ বা বলবৎ থাকার সময় (বৎসর) : ২০২৫ - ২০২৬




লাইসেন্সের মেয়াদ : ০২/০৭/২৫ হইতে ৩০/৬/২৬ পর্যন্ত

প্রদত্ত টাকার : ২৫০/- দুইশত  
৩০/- ত্রিশ মাত্র।

অর্থায় : ভ্যাট ১৫% টাকা.....

সময়মত ট্যাক্স পরিশোধ করুন

সময়মত ট্যাক্স পরিশোধ করুন



Presented at 10<sup>th</sup> SB Design Lab on Dec 24, 2015 at  
Grameen Kalyan

Thank you















# My mother & me







