



**Grameen Kalyan**

**Proposed NU Business Name : Motaleb Furniture**



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

Name and address	: Md. Motaleb Hossain Vill: Chor shoilabari, Post: khokshabari, Sirajgang Upazilla : Sirajgang Sodor, District: Sirajgang
Age	: 26 Years
Marital status	: Married
Children	: Nil
No. of siblings:	: 2 (Two) Brothers & 3 (Three) Sisters
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Mst. Sufia Khatun
(iii) Father's name	: Md. Abdur Roshid
(iv) GB member's info	: Branch: Songaca, Group # 02, Centre # 15/M, Loan no.: 1011/4 Member since: 2006, First loan: Tk. 5,000, Last GB loan: 30,000, Outstanding: 5,000
Further Information:	
(v) Who pays GB loan installment	: NU
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil
Education, till to date	: Class Five

## ***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.)	:	No formal training but he has six years experience.
Other Own/Family Sources of Income	:	Agricultural Work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	0179161902
National ID number	:	19908817843000249
NU Project Source/Reference	:	GK/Sirajgang Unit, Md.Tofazzul Haque (ID:2723)

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

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (five thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

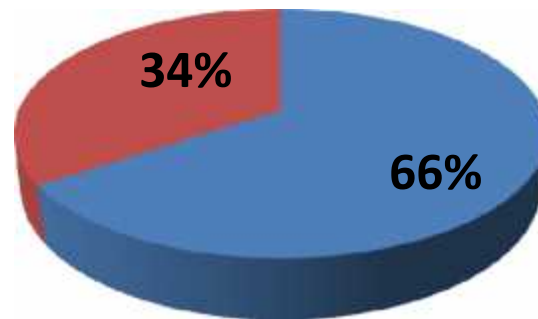
Project's Name	:	<b>Motalab Furniture</b>
Address/ Location	:	Chor shoilabari, khokshabari, Sirajgang sodor ,Sirajgang
Total Investment	:	<b>BDT 1,45,000</b>
Financing	:	Self financing: <b>BDT 95,000</b> Required Investment: <b>BDT 50,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT 15,00 (One thousand five hundred only)
Proposed Salary	:	BDT 5,000 (Five Thousand only).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ The business will start with different types of Sofa Set, Khat, Dressing Table, Ware drop, Showcase, Chair, Table, Door, Window, etc.</li> <li>➤ Product sale is whole Sirajgang district.</li> <li>➤ Gain on Sale 15%.</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Agreed Grace period 3 months;</li> <li>➤ Expected date to start the project in as soon as possible.</li> </ul>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business</b>	<b>Proposed Business</b>	<b>Total Investment</b>
		<b>Investor</b>	
<b>Investments in different categories:</b>			
Wood Stock in Shop	30,000	50,000	80,000
Saw-Mill Wood Stock	20,000	-	20,000
Instrument (Clumpish, Drill, Electric Cha-cha Machine, etc)	30,000	-	30,000
Shop Security	15,000	-	15,000
<b>Total Capital</b>	<b>95,000</b>	<b>50,000</b>	<b>145,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	95,000	66
Investor's Investment	50,000	34
<b>Total Investment</b>	<b>145,000</b>	<b>100</b>



■ Entrepreneur's Contribution

■ Investor's Investment

# Existing Business Info

Particulars		
	Monthly	Yearly
Sales (A)	50,000	600,000
<b>Less: Cost of sales (B):</b>	42,500	510,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>7,500</b>	<b>90,000</b>
<b><u>Less: Operating Costs:</u></b>		
Electricity bill	300	3,600
Shop Rent	1,000	12,000
Transportation	1,000	12,000
Mobile bill	300	3,600
Present salary	1,500	18,000
Employee 1 (one)	250	3,000
<b>Non Cash Item:</b>		
Depreciation Expenses	300	3,600
<b>Total Operating Cost (D)</b>	<b>4,650</b>	<b>55,800</b>
<b>(C-D)Net Profit:</b>	<b>2,850</b>	<b>34,200</b>



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	1st Year		2nd Year	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	70,000	840,000	77,000	924,000
Less: Cost of sales (B):	59,500	714,000	65,450	785,400
Gross profit (GP) [C=(A-B)]	10,500	126,000	11,550	138,600
<b>Less: Operating Costs:</b>				
Electricity bill	300	3,600	330	3,960
Shop Rent	1,000	12,000	400	4,800
Transportation	1000	12,000	1100	13,200
Mobile bill	300	3,600	330	3,960
Proposed salary	2,000	24,000	5,000	60,000
Employee 1 (one)	250	3,000	275	3,300
<b>Non Cash Item:</b>				
Depreciation Expenses	1000	12,000	1100	13,200
<b>Total Operating Cost (D)</b>	<b>5,850</b>	<b>70,200</b>	<b>8,535</b>	<b>102,420</b>
<b>(C-D)Net Profit:</b>	<b>4,650</b>	<b>55,800</b>	<b>3,015</b>	<b>36,180</b>
<b>Retained Income:</b>		<b>55,800</b>		<b>36,180</b>

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

**2. Investment Payback schedule: Installment will be paid in every three month including ownership transfer fee after three months grace period.**

## ***CASH FLOW PROJECTION ON BUSINESS PLAN***

	<b><i>Year 1</i></b>	<b><i>Year 2</i></b>
<b><u>Cash inflow:</u></b>		
Opening Balance		<b>75,800</b>
Capital Infusion by UDYOKTA	-	
Capital Infusion by Investor	50,000	
Sales	840,000	924,000
<b>Total Receipts</b>	<b>890,000</b>	<b>999,800</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	<b>714,000</b>	<b>785,400</b>
Operating expenses	70,200	102,420
<b>Return to investor</b>	<b>30,000</b>	<b>30,000</b>
Total payment	814,200	917,820
Closing Balance	<b>75,800</b>	<b>81,980</b>

# ***SWOT ANALYSIS***

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: 01 Person Self: 1;</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Monitoring the quality;</li><li><input type="checkbox"/> Choose better quality.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Huge demand in local area;</li><li><input type="checkbox"/> Day by day increase demand furniture.</li><li><input type="checkbox"/> Investor's money will be payback in two years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Competitors.</li><li><input type="checkbox"/> Damage Wood.</li></ul>

Presented at 24<sup>th</sup> Ex. SB Design Lab on June 20,  
2016 at Grameen Kalyan

Thank you

## Mataleb Existing Business Photo













# NU with his mother



**Thank You**