

## Proposed NU Business Name: **ZAHID FURNITURE**



Project identification and prepared by: Md: Saidullah,  
Dupchachia Unit, Bogra.

Project verified by: Md. Mozaharul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD ABDUS SALAM</b>
Age	:	12/12/1988 (27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Tetulia (Dakshin para, P.O: Koromji, P.S: Dupchachia, 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>MOST. NURUN NAHAR BEGUM</b>
(iii) Father's name	:	<b>MD SAMSUL ISLAM</b>
(iv) GB member's info	:	Branch: Gobindopur, Centre # 57 (Female), Member ID: 4821/1, Group No: 02 Member since: 17-07-1998 to 2008 (10 Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01753-809345
Brother's Contact No.	:	01795-512625
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit.

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

MOST. NURUN NAHAR BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ZAHID FURNITURE</b>
Location	:	Dhaper hat road, Dupchachia Bogra
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/- (from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50 ft x 50 ft= 2500 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of wood furniture.</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 10 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dupchachia.</li><li>▪Agreed grace period is 3 months.</li></ul>

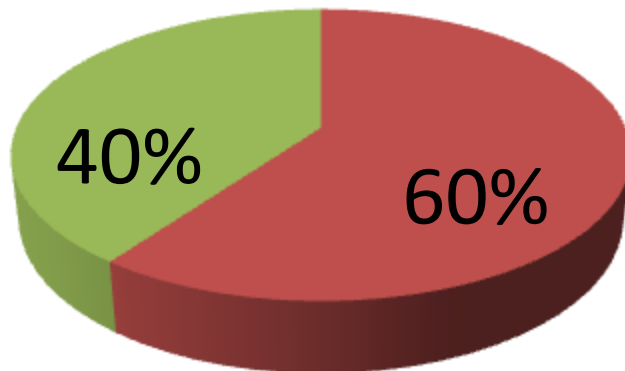
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Wood Furniture	170,000	2,040,000
<b>Total Sales (A)</b>	<b>170,000</b>	<b>2,040,000</b>
<b>Less. Variable Expense</b>		
Wood Furniture	110,500	1,326,000
<b>Total variable Expense (B)</b>	<b>110,500</b>	<b>1,326,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>59,500</b>	<b>714,000</b>
<b>Less. Fixed Expense</b>		
Rent	1,500	18,000
Electricity Bill	500	6,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	5,000	60,000
salary (staff)	40,000	480,000
<b>Total fixed Cost (D)</b>	<b>52,500</b>	<b>630,000</b>
<b>Net Profit (E) [C-D]</b>	<b>7,000</b>	<b>84,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cot (10)	100,000	0	100,000
Sofa Set (2)	10,000	0	10,000
Show case (2)	20,000	0	20,000
Wood 10CFT	20,000	0	20,000
Varous Wood	0	100,000	100,000
<b>Total</b>	<b>150,000</b>	<b>100,000</b>	<b>250,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Wood Furniture	200,000	2,400,000	2,520,000
<b>Total Sales (A)</b>	<b>200,000</b>	<b>2,400,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
Wood Furniture	130,000	1,560,000	1,638,000
<b>Total variable Expense (B)</b>	<b>130,000</b>	<b>1,560,000</b>	<b>1,638,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>70,000</b>	<b>840,000</b>	<b>882,000</b>
<b>Less. Fixed Expense</b>			
Rent	1,500	18,000	18,000
Electricity Bill	500	6,000	7,000
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Transportation	7,000	84,000	86,000
salary (staff)	40,000	480,000	480,000
<b>Total Fixed Cost</b>	<b>54,600</b>	<b>655,200</b>	<b>659,000</b>
<b>Net Profit (E) [C-D]</b>	<b>15,400</b>	<b>184,800</b>	<b>223,000</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	184,800	223,000
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		124,800
	<b>Total Cash Inflow</b>	<b>284,800</b>	<b>347,800</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>124,800</b>	<b>287,800</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:10  
Experience & Skill : 7 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















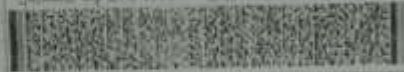
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আব্দুল সালাম  
 Name: Md. Abdus Salam  
 পিতা: মোঃ আব্দুল হামিদ  
 মাতা: মোঃ আব্দুল হামিদ স্ত্রী  
 Date of Birth: 12 Dec 1986  
 ID NO: 1013327569395

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র হারিয়ে যাওয়া বা ক্ষতিগ্রস্ত হলে ত্রুটি সংশোধন করা প্রয়োজন।  
 (Note: If this National ID Card is lost or damaged, it must be reported to the relevant authority for correction.)

স্বাক্ষর  
 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার      প্রকাশের তারিখ: 14/03/2009



স্বাক্ষরপত্র

১) মোঃ আব্দুল সালামের নামে  
 জাতীয় পরিচয়পত্র নং, মোতা: নূরুল হাছান  
 মাসুম মো: নূরুল হাছান মাসুম  
 (মোঃ আব্দুল হামিদ স্ত্রী) মোঃ আব্দুল হামিদ স্ত্রী  
 জন্ম তারিখ: ১২ ডিসেম্বর ১৯৮৬  
 পরিচয়পত্র নং: ১০১৩৩২৭৫৬৯৩৯৫

২) মোঃ আব্দুল হামিদ স্ত্রী  
 মোঃ আব্দুল হামিদ স্ত্রী  
 মোঃ আব্দুল হামিদ স্ত্রী

৩) মোঃ আব্দুল হামিদ স্ত্রী  
 মোঃ আব্দুল হামিদ স্ত্রী

# FAMILY PICTURE

