



**Grameen Kalyan**

**Proposed NU Business Name: Fozol Hossain Furniture**



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

Name and address	: Md.Fozol Hossain Vill: Shahangacha, Post: Shahangacha, Upazilla : Sirajganj Sador, District: Sirajganj
Age	: 28 Years
Marital status	: Married
Children	: Nil
No. of siblings:	: 3 (three) Brothers & 2 (two) Sisters
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. Rahala Khatun : Late. Solim Uddin Sheikh : Branch: Songacha, Group # 07, Centre # 8/M, Loan no.: 4756/1 Member since: 2000, First loan: Tk. 5,000, Last GB loan: 30,000, Outstanding: 5,000 : NU : No : Nil : Nil : 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	:	01761599750
National ID number	:	8817894365888
NU Project Source/Reference	:	GK/Ullapara,Sirajgang Unit, Md.Shoriful islam (ID:2721)

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

Entrepreneur's Mother is a GB member since 2000. 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

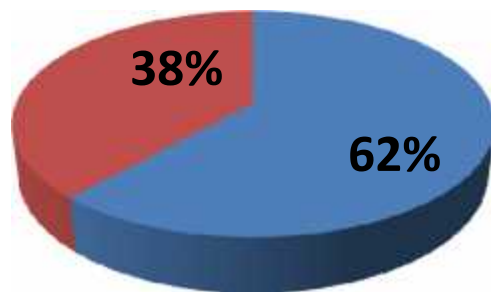
Project's Name	:	<b>Fozol Hossain Furniture</b>
Address/ Location	:	Vill: Shahangaca, Post:Shahangaca, Upazilla: Sirajganj Sador, District: Sirajganj
Total Investment	:	<b>BDT 1,30,000</b>
Financing	:	Self financing: <b>BDT 80,000</b> Required Investment: <b>BDT 50,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT 2,000 (Two Thousand only)
Proposed Salary	:	BDT 3,000 (Three 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 whole Sirajganj district.</li> <li>➤ Gain on Sale 22%.</li> <li>➤ Payback period to the investor is 2 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
Sawmill Wood Stock	15,000	-	15,000
Instrument (Clampesh, Drill, Electric Chaka Machine, etc)	20,000	-	20,000
Shop Advance	15,000	-	15,000
<b>Total Capital</b>	<b>80,000</b>	<b>50,000</b>	<b>130,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	80,000	62
Investor's Investment	50,000	38
<b>Total Investment</b>	<b>130,000</b>	<b>100</b>



■ Entrepreneur's Contribution

■ Investor's Investment

# Existing Business Info

Particulars		
	Monthly	Yearly
Sales (A)	65,000	780,000
<b>Less: Cost of sales (B):</b>	50,700	608,400
<b>Gross profit (GP) [C=(A-B)]</b>	<b>14,300</b>	<b>171,600</b>
<b>Less: Operating Costs:</b>		
Electricity bill	300	3,600
Shop Rent	1,000	12,000
Transportation	1,000	12,000
Mobile bill	300	3,600
Present salary	2,000	24,000
Employee 1 (one)	5,000	60,000
<b>Non Cash Item:</b>		
Depreciation Expenses	300	3,600
<b>Total Operating Cost (D)</b>	<b>9,900</b>	<b>118,800</b>
<b>(C-D)Net Profit:</b>	<b>4,400</b>	<b>52,800</b>



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

Particulars	1st Year		2nd Year	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	80,000	960,000	88,000	1,056,000
Less: Cost of sales (B):	62,400	748,800	68,640	823,680
Gross profit (GP) [C=(A-B)]	17,600	211,200	19,360	232,320
<b><u>Less: Operating Costs:</u></b>				
Electricity bill	300	3,600	330	3,960
Shop Rent	1,000	12,000	1,000	12,000
Transportation	1000	12,000	1100	13,200
Mobile bill	300	3,600	330	3,960
Proposed salary	3,000	36,000	3,000	36,000
Employee 1 (one)	5,000	60,000	5,500	66,000
<b>Non Cash Item:</b>				
Depreciation Expenses	500	6,000	550	6,600
<b>Total Operating Cost (D)</b>	<b>11,100</b>	<b>133,200</b>	<b>11,810</b>	<b>141,720</b>
<b>(C-D)Net Profit:</b>	<b>6,500</b>	<b>78,000</b>	<b>7,550</b>	<b>90,600</b>
<b>Retained Income:</b>	<b>78,000</b>		<b>90,600</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***

	<i>Year 1</i>	<i>Year 2</i>
<b>Cash inflow:</b>		
Opening Balance		<b>98,000</b>
Capital Infusion by Investor	50,000	
Sales	960,000	1,056,000
<b>Total Receipts</b>	<b>1,010,000</b>	<b>1,154,000</b>
<b>Cash Outflow:</b>		
Cost of goods sold	<b>748,800</b>	<b>823,680</b>
Operating expenses	133,200	141,720
<b>Return to investor</b>	<b>30,000</b>	<b>30,000</b>
<b>Total payment</b>	912,000	995,400
Closing Balance	<b>98,000</b>	<b>158,600</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 30<sup>th</sup> Ex. SB Design Lab on 10<sup>th</sup>  
August, 2016 at Grameen Kalyan.

Thank you

## Fozol Existing Business Photo















**Thank You**