

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



Project identification and prepared by: Md. Ebatad Hossain,  
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>OJIT GHOS</b>
Age	:	12-11-1986 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers and 1 Sisters
Address	:	Vill: Pachuria, P.O: Laohati, P.S: Delduar, Dist: Tangail
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>AROTI GHOS</b>
(iii) Father's name	:	<b>LAKSHON GHOS</b>
(iv) GB member's info	:	Branch: Laohati Delduar, Centre # 12 (Female), Member ID: 2619, Group No: 04 Member since: 30-01-1990 (25 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 30,000 Outstanding loan: BDT 18,120
(v) Who pays GB loan installment	:	Father
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-536712
Brother Contact No.	:	01717-984639
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

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

AROTI GHOS joined Grameen Bank since 25 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>OJIT FURNITURE</b>
Location	:	Laohati Bazaar, Delduar, Tangail.
Total Investment in BDT	:	BDT 1,97,000
Financing	:	Self BDT 1,17,000(from existing business) 59% Required Investment BDT 80,000(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of pond	:	20 ft x 40 ft= 400 square ft
Security of shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing furniture like; Wood door, window, Showcase etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects furniture from Sokhipur, Hatubhanga.</li><li>▪Agreed grace period is 4 months.</li></ul>

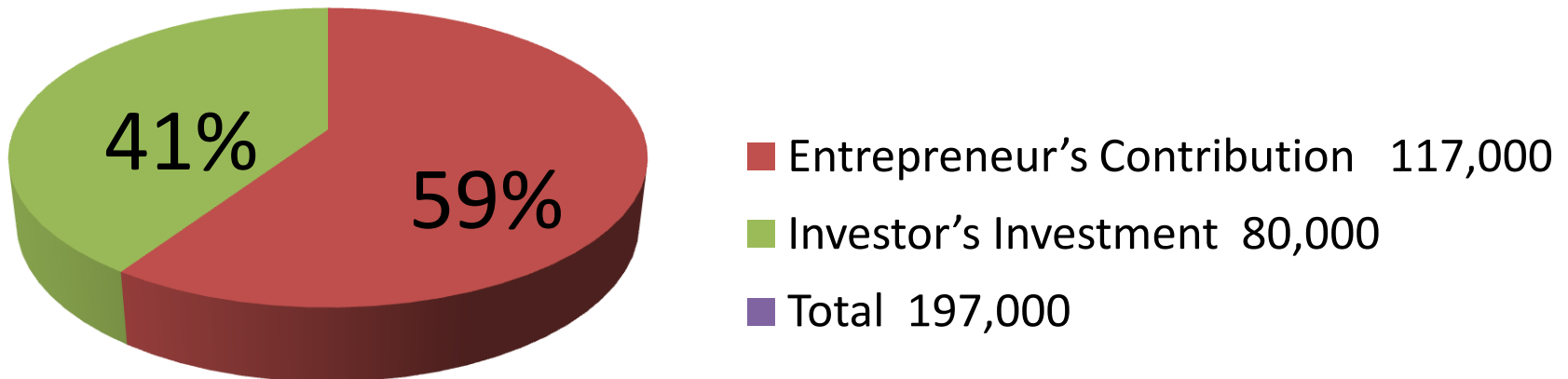
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Furniture	3,200	96,000	1,152,000
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Less. Variable Expense</b>			
Furniture	2,560	76,800	921,600
<b>Total variable Expense (B)</b>	<b>2,560</b>	<b>76,800</b>	<b>921,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>640</b>	<b>19,200</b>	<b>230,400</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity bill		300	3,600
Mobile Bill		400	4,800
Transportation		6,000	72,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		150	1,800
<b>Total fixed Cost (D)</b>		<b>13,150</b>	<b>157,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,050</b>	<b>72,600</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Door (30pcs x 2400)	72,000	60,000	132,000
Window (56 x 700)	39,200	20,000	59,200
Showcase (1 x 6000)	6,000	0	6,000
<b>Total</b>	<b>117,200</b>	<b>80,000</b>	<b>197,200</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Furniture	4,200	126,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>4,200</b>	<b>126,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>				
Furniture	3,360	100,800	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	<b>3,360</b>	<b>100,800</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>840</b>	<b>25,200</b>	<b>302,400</b>	<b>317,520</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity bill		300	3,600	4,000
Mobile Bill		400	4,800	5,500
Transportation		6,000	72,000	74,000
Salary (self)		5,000	60,000	60,000
Entertainment		300	3,600	4,000
Guard		150	1,800	2,500
<b>Total Fixed Cost</b>		<b>13,150</b>	<b>157,800</b>	<b>155,500</b>
<b>Net Profit (E) [C-D]</b>		<b>12,050</b>	<b>144,600</b>	<b>162,020</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</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	80,000	
1.2	Net Profit	144,600	162,020
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		96,600
	<b>Total Cash Inflow</b>	<b>224,600</b>	<b>258,620</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,600</b>	<b>210,620</b>

# SWOT ANALYSIS

## **S**TRENGTH

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



















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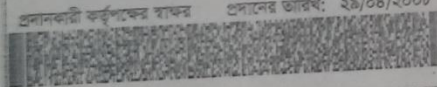
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: অজিত ঘোষ  
Name: AJIT GHOS  
পিতা: লক্ষন ঘোষ  
মাতা: অরুণী ঘোষ  
Date of Birth: 12 Nov 1986  
ID NO: 9312365684454

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। ফাটলি ব্যবহারকারী বাস্তবিক তথ্য প্রমাণিত পত্রের সঙ্গে নিবন্ধিত পেশা অধিনে তথ্য দেয়ার জন্য অনুমোদন করা হলো।  
ঠিকানা: গ্রাম/স্টেশন: পাবুদিয়া, পাবুদিয়া, ডাকঘর: বাউশাড়া - ১৯১৫, লেনহাট, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৪/২০০৮



গ্রামীণ ব্যাংক  
লাহাট-দেবদুয়ার-বাউশাড়া শাখা

সহজ ঋণের পাশ বই

নাম: অজিত ঘোষ

ইউ, পি, ফরম - ৭  
ধারা-১২ (১)

লাইসেন্স

লাহাট

০.৫৮ নং

উপজেলা - দেবদুয়ার

ব্লক নং ০৩

লাইসেন্স নং ৮৩

লাইসেন্স গ্রহীতার নাম: অজিত ঘোষ

পিতা/স্বামীর নাম: প্র. অজিত ঘোষ

ঠিকানা - বাউশাড়া

ফিসের পরিমাণ: টাকা - ২০০/-

কথায়: দুইশত টাকা মাত্র

প্রদান করায় অত্র ইউনিয়ন এলাকায় অজিত ঘোষ

কে পূর্ণ/অর্ধ বৎসরের জন্য তারিখ হইতে ১৩/১১/১৫

কম্পিউটারে

কবর/বৃত্তি তালাইদার অনুমতি দেওয়া হইল।

তাং

উপসচিব



# FAMILY PICTURE

