

Proposed NU Business Name: **JAHID FURNITURE**



Project identification and prepared by: Md Ebadat Hossen,
Puthiya Unit, Rajshahi

Project verified by: Md Abdul Manna Talukdar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD JAHIDUL ISLAM |
| Age | : | 09-01-1982 (34 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 2 Brothers 2 Sisters |
| Address | : | Vill: Dhopapara, P.O: Dhopapara P.S: Puthiya, Dist: Rajshashi |
| 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 ALEJAN |
| (iii) Father's name | : | MD MOSLEM ALI |
| (iv) GB member's info | : | Branch: Jiupara,Puthiya, Centre # 24(Female), Member ID: 6849/2, Group No:13 Member since: 20-06-2001 (15Years) First loan: BDT 5000 |
| Further Information: | | Existing Loan: BDT 35000, Outstanding loan: 18712 |
| (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 | : | 04 years experience in running business. Own business 04 Years He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01788-814340 |
| Mother's Contact No. | : | 01723-247420 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogura |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ALEJAN joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | JAHID FURNITURE |
| Location | : | Dhopapara Baazar, Puthiya, Rajshahi |
| Total Investment in BDT | : | BDT 270,000/- |
| Financing | : | Self BDT 190,000/-(from existing business) 60% Required Investment BDT 80,000/-(as equity) 40% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 12ft x 18ft = 216 square ft |
| Security of the shop | : | BDT 40,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wooden Furniture..▪Average 35% gain on sale.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed after getting equity money.▪The shop is own.▪Collects goods from Jiupara, Taherpur▪Agreed grace period is 3 months. |

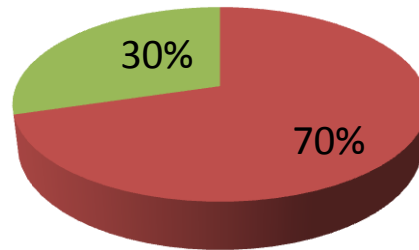
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| Revenue(Sales) | | | |
| Wooden furniture | 2300 | 69000 | 828000 |
| Total Sales (A) | 2300 | 69000 | 828000 |
| Less Variable Expense | | | |
| Wooden furniture | 1495 | 44850 | 538200 |
| Total variable Expense (B) | 1,495 | 44850 | 538200 |
| Contribution Margin (CM) [C=(A-B)] | 805 | 24150 | 289800 |
| Less Variable Expense | | | |
| Rent | | 950 | 11400 |
| Electricity bill | | 300 | 3600 |
| Transportation | | 2,000 | 24000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 6000 | 72000 |
| Entertainment | | 200 | 2400 |
| Guard | | 100 | 1200 |
| Generator | | 150 | 1800 |
| Bank charge | | 100 | 1200 |
| Mobile bill | | 200 | 2400 |
| Total fixed cost (D) | | 14,850 | 178200 |
| Net Profit (E)= [C-D] | | 9,300 | 111600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|-----|--------------|----------------|------------|------------|---------------|----------------|
| Particulars | Qty | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Box cot | 4 | 15000 | 60,000 | 0 | 0 | 0 | 60,000 |
| Show case | 2 | 5000 | 10,000 | 0 | 0 | 0 | 10,000 |
| English cot | 3 | 6000 | 18,000 | 0 | 0 | 0 | 18,000 |
| Table | 3 | 1200 | 3,600 | 0 | 0 | 0 | 3,600 |
| Mehogoni | 40 | 800 | 32,000 | 41 | 800 | 32,800 | 64,800 |
| Mango wood | 20 | 350 | 7,000 | 0 | 0 | 0 | 7,000 |
| Shishu wood | 15 | 530 | 7,950 | 0 | 0 | 0 | 7,950 |
| Akashmoni | 0 | 0 | 0 | 78 | 250 | 19,500 | 19,500 |
| Others | 0 | 0 | 11,450 | 0 | 0 | 7,700 | 19,150 |
| Jackfruit wood | | | 0 | 80 | 250 | 20,000 | 20,000 |
| Security | | | 40,000 | | | 0 | 40,000 |
| Total | | 28880 | 190,000 | 158 | 0 | 80,000 | 270,000 |

Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 80,000
- Total 270,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
|---|-------|---------|---------------|---------------|
| Revenue(Sales) | | | | |
| Wooden furniture | 3700 | 111000 | 1332000 | 1398600 |
| Total Sales (A) | 3700 | 111000 | 1332000 | 1398600 |
| Less Variable Expense | | | | |
| Wooden furniture | 2405 | 72150 | 865800 | 909090 |
| Total variable Expense (B) | 2,405 | 72150 | 865800 | 909090 |
| Contribution Margin (CM) [C=(A-B)] | 1,295 | 38850 | 466200 | 489510 |
| Less Variable Expense | | | | |
| Rent | | 950 | 11,400 | 11,400 |
| Electricity bill | | 500 | 6000 | 6,000 |
| Transportation | | 2,500 | 30000 | 31,000 |
| Salary (self) | | 5000 | 60000 | 60,000 |
| Salary(Staff) | | 11000 | 132000 | 132,000 |
| Entertainment | | 200 | 2400 | 2,400 |
| Guard | | 100 | 1200 | 1,200 |
| Generator | | 150 | 1800 | 1,800 |
| Bank charge | | 100 | 1200 | 1,200 |
| Mobile bill | | 300 | 3600 | 3,800 |
| Total fixed cost (D) | | 20,600 | 247200 | 248,400 |
| Net Profit (E)= [C-D] | | 18250 | 219000 | 241,110 |
| Investment Payback | | | 48,000 | 48,000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 219,000 | 241,110 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 171,000 |
| | Total Cash Inflow | 319000 | 412110 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 48000 | 48000 |
| | Total Cash Outflow | 148,000 | 48000 |
| 3 | Net Cash Surplus | 171,000 | 364110 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



श्री-गुरुदेव
विद्यापीठ
विद्यापीठ



১৯৮-পাওয়ারি
পেপারওয়ার্ক

multilab
just listen
Multimedia Speaker M-1







প্রত্যয়ন পত্র

তার ০৭/৭/১৮

এই মর্মে প্রত্যয়ন পত্র প্রদান করিতেছি যে, আমি মোঃ মসলেম আলী, গ্রামঃ ধোপাপাড়া, পোষ্ট-ধোপাপাড়া, থানা-পুঠিয়া, জেলা-রাজশাহী। আমার ছেলে মোঃ জাহিদুল ইসলাম। সে উন্নয়ন মুখি এক বাস্তব পদক্ষেপ গ্রহণে দৃঢ় প্রত্যয়ি। গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ থেকে সহায়তা মূলধন গ্রহণ করে তাহা হস্তান্তর ফি সহ পূর্ণ পরিশোধ করার জন্য সার্বিক সহায়তা করবো।

স্বাক্ষর

মোঃ মসলেম আলী
গ্রামঃ ধোপাপাড়া

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
৬নং জিউপাড়া ইউনিয়ন পরিষদ
উপজেলাঃ পুঠিয়া, জেলাঃ রাজশাহী।
অর্থ বৎসর ২০১৮ - ২০১৭

লাইসেন্স নম্বর: ১০১
তারিখ: ২১/৭

প্রতিষ্ঠানের নামঃ জাহিদ লেন্ডিং
লাইসেন্সধারীর নামঃ মোঃ জাহিদ
পিতা/স্বামীর নামঃ মোঃ কামরুজ্জামান
ঠিকানাঃ গ্রাম-ধোপাপাড়া পোঃ পুঠিয়া, জেলা-রাজশাহী
পেশা/ব্যবসার ধরণঃ কল লেন্ডিং সেন্টার

এই লাইসেন্সের মেয়াদ ৩০ জুন ২০১৭ পর্যন্ত।

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

নাম: মোঃ জাহিদুল ইসলাম
Name: Md. Jahidul Islam
পিতা: মোঃ মসলেম আলী
Date of Birth: 09 Jan 1982
ID NO: 8118254690456

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পূর্ণ অধীনে রাখতে হবে।
কোনো কারণে পরিচয়পত্র নষ্ট হলে নতুন করে আবেদন করতে হবে।
ঠিকানা: গ্রাম/পোঃ: ধোপাপাড়া, পুঠিয়া, রাজশাহী - ৯২০০, পুঠিয়া, রাজশাহী

মোঃ জাহিদুল ইসলাম

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৳ ১০০

৳ ১০০

একশত টাকা

০০৭৪০১২

মোঃ জাহিদুল ইসলাম
স্বাক্ষর

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
রাজশাহী জেলা
পুঠিয়া শাখা

গ্রামীণ ব্যাংক
শাখা
জিউপাড়া পুঠিয়া শাখা

FAMILY PICTURE

