

Proposed NU Business Name: THAKURGAON BEST FURNITURE & ELECTRONIC



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAMIUL ISLAM
Age	:	20-07-1981 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Douther 01 Son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Uttorkhan,Gazipara P.O Uttorkhan, P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	MD. KHAIRUL ISLAM
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 03 (Female), Member ID: 1991/5, Group No: 03 Member since: 01-07-1999 (17Years) First loan: BDT 10,000 /- Outstanding loan: 18,680/-
Further Information:		
(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 & Skill Own Business and Training Info	:	12 years of business experience. : 07 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-041600
Family's Contact No.	:	01718-755394
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 17 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	THAKURGAON BEST FURNITURE & ELECTRONIC
Location	:	Dakshinkhan, Bazar,Dhaka
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 50% Required Investment BDT 1,00,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	17 ft x 10 ft= 170 square ft
Security of the shop	:	BDT 1,50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wardrobe,Coathanger,Reading Table, MS Khat, SL Khat, Show Box,etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Masterpara, Dhaka.▪Agreed grace period is 3 months.

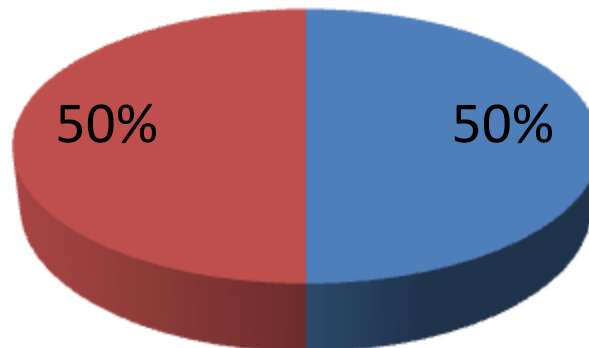
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture item	105,000	1,260,000
Total Sales (A)	105,000	1,260,000
Less. Variable Expense		
Furniture item	84,000	1,008,000
Total variable Expense (B)	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	21,000	252,000
Less. Fixed Expense		
Rent	6,000	72,000
Electricity Bill	500	6,000
Transportation	2,500	30,000
Mobile Bill	500	6,000
Entertainment	500	6,000
Salary (self)	5,000	60,000
Total fixed Cost (D)	15,000	180,000
Net Profit (E) [C-D]	6,000	72,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Weardrob	4	5000	20000	Weardrob	4	5000	20,000	40,000
Coat Hanger	1	7000	7000	Coat Hanger	1	7000	7,000	14,000
Reading Table	2	2500	5000	Reading Table	2	2500	5,000	10,000
M S Khat	3	8000	24000	M S Khat	3	8000	24,000	48,000
S S Khat	3	7000	21000	S S Khat	3	7000	21,000	42,000
Wood Leg Khat	1	7500	7500	Wood Leg Khat	1	7500	7,500	15,000
Shoe box	2	2500	5000	Shoe box	2	2500	5,000	10,000
Rak	2	2650	5300	Rak	2	2650	5,300	10,600
Others			5200	Others			5,200	10,400
Total			100,000				100,000	200,000

Source of Finance

■ Entrepreneur's contibution 100000 ■ Investor's Investment 100000 ■ Total 200000



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Furniture item	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense				
Furniture item	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	27,000	324,000	340,200	357,210
Less. Fixed Expense				
Rent	6,000	72,000	72,000	72,000
Electricity Bill	525	6,300	6,615	6,946
Transportation	2,750	33,000	34,650	36,383
Mobile Bill	600	7,200	7,560	7,938
Entertainment	500	6,000	6,300	6,615
Salary (self)	5,000	60,000	60,000	60,000
Non Cash Item				
Depreciation	0	0	0	0
Total Fixed Cost	15,375	184,500	187,125	189,881
Net Profit (E) [C-D]	11,625	139,500	153,075	167,329
Investment Payback		40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	139,500	153,075	167,329
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		99,500	212,575
	Total Cash Inflow	239,500	252,575	379,904
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	99,500	212,575	339,904

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Own Business : 07 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

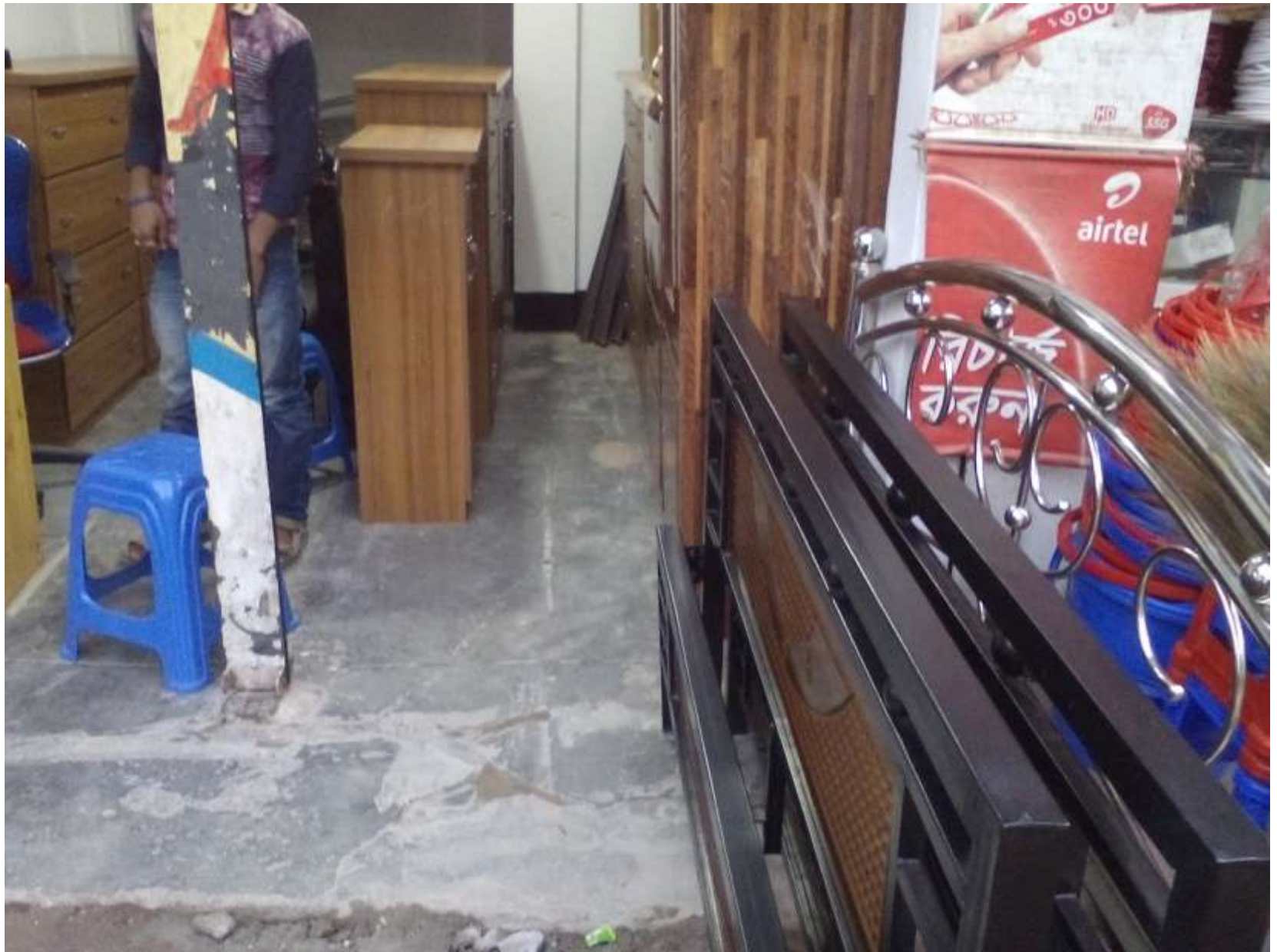
Pictures









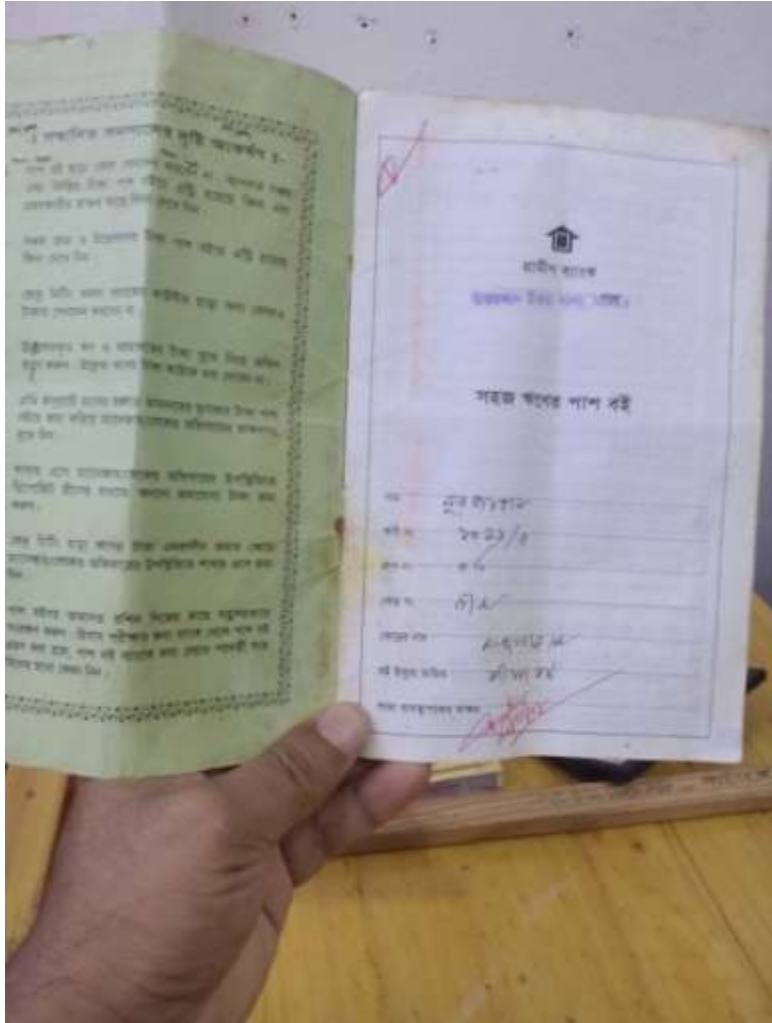












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ମହତ୍ତ୍ୱପୂର୍ଣ୍ଣ ପାଠ୍ୟ ପୁସ୍ତକ

ପୁସ୍ତକ ନାମ: ପୁସ୍ତକ ନାମ

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କାଳ ନଂ: ୫୫

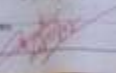
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ପ୍ରାପ୍ତ ତାରିଖ: ୧୫/୦୫/୧୫

ପଢ଼ାଳୟ ନାମ: ଶିକ୍ଷା କେନ୍ଦ୍ର

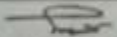
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 গণপ্রজাতন্ত্রী বাংলাদেশ / গণপ্রজাতন্ত্রী বাংলাদেশ সরকার


 নাম: **মোঃ সামাদ ইসলাম**
 Name: **MD Samad Islam**
 পিতা: **মোঃ সামাদ ইসলাম**
 মাতা: **মোঃ সামাদ ইসলাম**
 Date of Birth: **20 Jul 1981**
ID NO: 2619676117497

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের পক্ষ থেকে বিক্রয় করে নেওয়া হলে সরকারি কাজে ব্যবহার করা যাবে না।

ঠিকানা: বাড়ি নং: ১০৬৬/১, রাস্তা নং: ১০৬৬, উত্তর বাস, উত্তরবঙ্গ পল্লী-১০৬৬, ঢাকা
 উত্তর বাস হাইস্কুল - ১০৬৬, উত্তর বাস, ঢাকা


 প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/১১/২০১৭



উ.পি.ফরম-১৩
পরিশিষ্ট-১৩



পোস্ট : দক্ষিণখান, থানা : দক্ষিণখান, ঢাকা-১২৩০

ট্রেড লাইসেন্স

লাইসেন্স নং **3283**

তারিখ **০৫/০৯/২০১৫**

প্রতিষ্ঠানের নাম **সুন্দরগঞ্জ বৈদ্য স্যানিটারি এন্ড ইলেক্ট্রিক্যাল**
মালিক ১। **মুসা সানিয়ার ইসলাম** পিতা/স্বামীর নাম **মুসা আব্দুল করিম ইসলাম**
২। পিতা/স্বামীর নাম
৩। পিতা/স্বামীর নাম

ঠিকানা **সুন্দরগঞ্জ পাসে, দক্ষিণখান, ঢাকা-১২৩০**

ব্যবসার ধরণ **স্যানিটারি ও ইলেক্ট্রিক্যাল সন্সারভেন্স বিজনেস**

উল্লেখিত প্রতিষ্ঠানের অনুকূলে **১০০০৳** কথায় **১০ হাজার** টাকা

লাইসেন্স ফি গ্রহণ করিয়া ২০১৫-২০১৬ সালের জন্য ব্যবসা পরিচালনার অনুমতি দেওয়া হইল।
৩০-০৬-২০১৫ সন পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর নবায়ন করিতে হইবে।

০৫/০৯/২০১৫
লেখকের স্বাক্ষর

০৫/০৯/২০১৫
সচিবের স্বাক্ষর
মোঃ আব্দুল আলম
সচিব
ব্যাংকিং সার্ভিসেস অফিস
১৫/১০/১৫, ১৫/১০/১৫

০৫/০৯/২০১৫
চেয়ারম্যানের স্বাক্ষর
এস.এস. মোহাম্মদ হোসেন
চেয়ারম্যান
ব্যাংকিং সার্ভিসেস অফিস
১৫/১০/১৫, ১৫/১০/১৫

"ব্যক্তিগত ব্যবসায়িক লাইসেন্স"

FAMILY PICTURE

