

## Proposed NU Business Name: **JAHEDUL FURNITURE MART**



Project identification and prepared by: Mst. Mahfuza Khatun  
Sokhipur Unit  
Project verified by: Md. Shamsul Arefin



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

Name	:	<b>JAHEDUL ISLAM</b>
Age	:	19-03-1994 (23 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Ghonarchala .P.O: Kochua P.S: Shakhipur, 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>JARINA</b>
(iii) Father's name	:	<b>MD. JAMAL</b>
(iv) GB member's info	:	Branch: Kochua, Centre # 2(Female), Member ID: 1493, Group No: 06 Member since: 1992 to 2017 (25 Years) First loan: BDT 1,500/- Existing loan : BDT 40,000/- Outstanding loan: BDT 6,360/-
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.)	:	No
Business Experiences & Skill Own Business and Training Info	:	5 years of business experience. 5 years experience in running business. He has 5 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-448092
Family's Contact No.	:	01721-706645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JARINA** joined Grameen Bank for 25 years. At first she took BDT 1,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

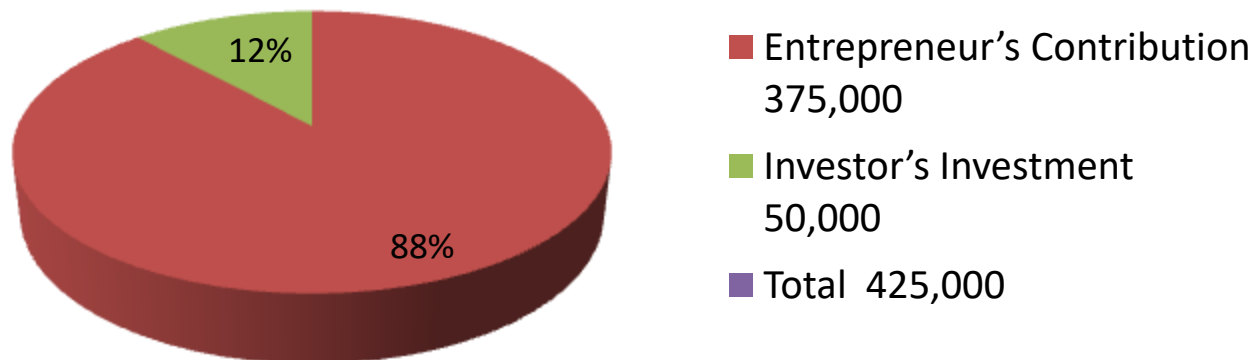
Business Name	:	<b>JAHEDUL FURNITURE MART</b>
Location	:	Kalia Bazar
Total Investment in BDT	:	BDT 425,000/-
Financing	:	Self BDT 375,000/- (from existing business) 88% Required Investment BDT 50,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 14 ft= 560 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in Furniture &amp; Wood Items</li><li>▪Average 30% gain on sales.</li><li>▪The business is operated by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Sokhipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

### Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Furniture Items	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Furniture Items & Wood	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		0	0
Guard		100	1200
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		16100	193200
Net Profit (E)= [C-D]		10900	130800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	3	15,000	45,000				45,000
Showcase	1	30,000	30,000				30,000
Wood			300,000			50,000	350,000
			<b>375,000</b>			<b>50,000</b>	<b>425,000</b>

### Source Of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Furniture Items	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
Furniture Items & Wood	2800	84000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		0	0	0	0
Guard		100	1200	1200	1200
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>16100</b>	<b>193200</b>	<b>194800</b>	<b>196460</b>
<b>Net Profit (E)= [C-D]</b>		<b>19900</b>	<b>238800</b>	<b>250740</b>	<b>263277</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	238,800	250740	263277
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		218800	449540
	<b>Total Cash Inflow</b>	<b>288,800</b>	<b>469,540</b>	<b>712,817</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>218,800</b>	<b>449,540</b>	<b>692,817</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years;  
Own Business: 5 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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# গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: আর্দিশ্বন সবার্ভিট - মাট

ইউনিটের নাম: আর্দিশ্বন

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ০৭/০৭/২০১৭

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: আর্দিশ্বন ইকরাম

বয়স: ২৩ বছর      জন্ম তারিখ: ০৭/০৭/১৯৯৩      জাতীয় পরিচয়পত্র নম্বর: ২৬ ১৮ ৮১

শিক্ষাগত যোগ্যতা: এম এ

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ১২ জন

ভাই/বোনের সংখ্যা: ২ ভাই ১ বোন

বর্তমান ঠিকানা: গ্রাম: রুদ্রনাট চান্দা পো: কলুপা

থানা: আর্দিশ্বন জেলা: ...

স্থায়ী ঠিকানা: গ্রাম: ... পো: ...

থানা: ... জেলা: ...

উদ্যোক্তার মোবাইল নং- ০১৭৬৬৪৪৮০২২

বাবা/মা মোবাইল নং- ...







