

Proposed NU Business Name: **JOINPURI FURNITURE**



Project identification and prepared by: MD Habil Uddin Shah
Keraniganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JAHANGIR
Age	:	01-01-1985 (31 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Joinpur, P.O: Rohitpur , P.S: Keraniganj, 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	:	NUR JAHAN
(iii) Father's name	:	LATE AYUB ALI MIA
(iv) GB member's info	:	Branch: Rohitpur , Centre # 52 (Male), Member ID: 7101, Group No: 05 Member since: 1998-2005 (07 Years) First loan: BDT 5000/- Existing loan: BDT 20000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	NA
(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	:	15 years experience in running business. 02 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-792506
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR JAHAN joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	JOINPURI FURNITURE
Location	:	Joinpur,Ambagan, Mian road
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 160,000 (from existing business) 76% Required Investment BDT 50,000 (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wooden Furniture .▪30 % gain on sales.▪The shop in rented.▪The business is being operated by entrepreneur. Existing 03 employee..▪Collects goods from Ramer Kanda▪Agreed grace period is 3 months.

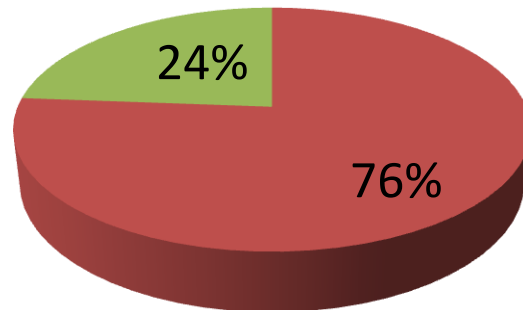
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wooden Furniture	3300	99000	1188000
Total Sales (A)	3300	99000	1188000
Less Variable Expense			
Wooden Furniture	2310	69300	831600
Total variable Expense (B)	2,310	69300	831600
Contribution Margin (CM) [C=(A-B)]	990	29700	356400
Less Variable Expense			
Rent		700	8400
Electricity bill		300	3600
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		12000	144000
Entertainment		1000	12000
Mobile bill		200	2400
Total fixed cost (D)		21,200	254400
Net Profit (E)= [C-D]		8,500	102000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shegun Wood	30	3000	90,000	1	50,000	50,000	140,000
Koroi Wood	15	1000	15,000	0	0	0	15,000
Show case	1	30000	30,000	0	0	0	30,000
Others	1	5000	5,000	0	0	0	5,000
Dining	1	20000	20,000	0	0	0	20,000
	48	0	160,000	1	0	50,000	210,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Wooden Furniture	4300	129000	1548000	1625400
Total Sales (A)	4300	129000	1548000	1625400
Less Variable Expense				
Wooden Furniture	3010	90300	1083600	1137780
Total variable Expense (B)	3,010	90300	1083600	1137780
Contribution Margin (CM) [C=(A-B)	1,290	38700	464400	487620
Less Variable Expense				
Rent		700	8400	8,400
Electricity bill		500	6000	6300
Transportation		2,500	30,000	30500
Salary (self)		5000	60000	60000
Salary(Staff)		12000	144000	144000
Entertainment		1000	12000	12000
Mobile bill		300	3600	3700
Total fixed cost (D)		22,000	264,000	264,900
Net Profit (E)= [C-D]		16700	200400	222,720
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	200,400	222,720
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		170,400
	Total Cash Inflow	250400	393120
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	170,400	363120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 15 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










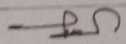


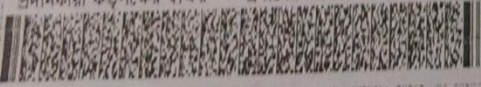
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ জাহাঙ্গীর
 Name: Md. Jahangir
 পিতা: মুক্ত আযুব আলী মিয়া
 মাতা: নূর জাহান
 Date of Birth: 01 Jan 1985
 ID NO: 2613825110525

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা কোম্পানি শাখা গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: বাসা/পোস্ট: ৫১৩/২ বুক এ, জৈনপুর, ডাকঘর: কুতিতপুর - ১৩১০, কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  প্রদানের তারিখ: ০১/০৭/২০০৮



আমি নিম্নলিখিত বর্ণিত নাম, বর্ণিত নাম
 মোঃ জাহাঙ্গীর (পিতা) মোঃ মুক্ত আযুব আলী মিয়া
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 মোঃ জাহাঙ্গীর
 ২৪/০৭/১৮

মোঃ জাহাঙ্গীর

FAMILY PICTURE

