

Proposed NU Business Name: **DILSHAD FURNITURE MART**



Project identification and prepared by: Md. Mohiuddin Rubel,
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LITON AKNDA
Age	:	13-02-1985 (30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Chantara, P.O: D. Chantara, P.S: Ghatail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	HASNA BEGUM
(iii) Father's name	:	MD. JAHIR UDDIN
(iv) GB member's info	:	Branch: Ghatail, Centre # 221(male), Member ID: 1279, Group No: 01 Member since: 28-11-2005 (10 Years) First loan: 5,000 taka.
Further Information:		Existing Loan : 10000, Outstanding loan: 10,000
(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	:	12 years experience in running business. He has two years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-860401
Mother's Contact No.	:	01747-753012
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD. JAHIR UDDIN joined Grameen Bank since 10 years ago . At first he took 5,000 taka loan from Grameen Bank. he gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	DILSHAD FURNITURE MART
Location	:	Zarka bazer , Ghatail, Tangail
Total Investment in BDT	:	BDT 2,97,000
Financing	:	Self BDT 1,47,000(from existing business) 49% Required Investment BDT 1,50,000(as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 14 ft= 280 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Different kinds of furniture manufacturing and Selling.▪Average 35% gain on furniture.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity, one employee will be appointed▪The shop is rented.▪Collects goods from Makrai, sonkhola.▪Agreed grace period is 4 months.

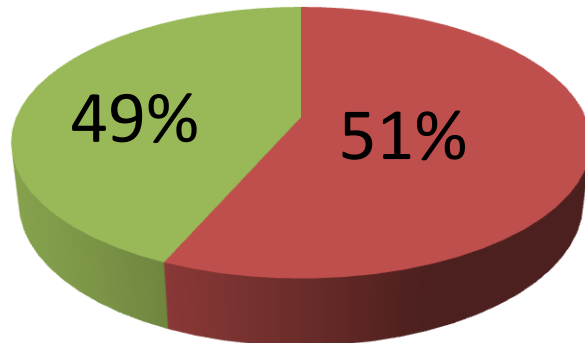
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Box bedstead, almira, sofa set, ware drove, so case,alna, T-table , etc.	80,000	960,000
Total Sales (A)	80,000	960,000
Less. Variable Expense		
Box bedstead, almira, sofa set, ware drove, so case,alna, T-table , etc.	52,000	624,000
Total variable Expense (B)	52,000	624,000
Contribution Margin (CM) [C=(A-B)	28,000	336,000
Less. Fixed Expense		
Rent	1,300	15,600
Electricity Bill	300	3,600
Mobile Bill	500	6,000
Transportation	2,000	24,000
Entertainment	500	6,000
Salary (Self)	5,000	60,000
Salary (staff)	10,000	120,000
Guard	50	600
Generator	100	1,200
Total fixed Cost (D)	19,750	237,000
Net Profit (E) [C-D]	8,250	99,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Akash Moni Wood (100CFT x 700)	-	70,000	70,000
Khat (50cft x 1400)	-	70,000	70,000
Ranti Wood (2000 x 5)	-	10,000	10,000
Chirai Wood (100cft x1800)	18,000	-	18,000
Gol Wood (30cft x 700)	21,000	-	21,000
Box bedstead, almira, so case, alna, T-table , etc.	108,000	-	108,000
Total	1,47,000	1,50,000	2,97,000

Source of Finance



- Entrepreneur Contribution: 147,000
- Investor Investment :150,000
- Total Investment :297.000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	2nd Year
Revenue (sales)				
Box bedstead, almira, sofa set, ware drove, so case, alna, T-table , etc.	115,000	1380,000	1449,000	1521,450
Total Sales (A)	115,000	1380,000	1449,000	1521,450
Less. Variable Expense				
Box bedstead, almira, sofa set, ware drove, so case, alna, T-table , etc.	74,750	897,000	941,850	988,942
Total variable Expense (B)	74,750	897,000	941,850	988,942
Contribution Margin (CM) [C=(A-B)]	40,250	483,000	507,150	532,508
Less. Fixed Expense				
Rent	1,300	15,600	15,600	15,600
Electricity Bill	300	3,600	3,600	3,600
Mobile Bill & SMS Monitoring	700	8,400	8,400	8,400
Entertainment	500	6,000	6,000	6,000
Transportation	3,000	36,000	36,000	36,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	14,000	168,000	168,000	168,000
Guard	50	600	600	600
Generator	100	1,200	1,200	1,200
Total Fixed Cost	24,950	299,400	299,400	299,400
Net Profit (E) [C-D]	15,300	183,600	207,750	233,108
Investment Payback		60,000	60,000	60,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	183,600	207,750	233,108
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		123,600	271,350
	Total Cash Inflow	333,600	331,350	504,458
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	123,600	271,350	444,458

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 12 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

বিস্মিল্লাহির রাহমানির রাহীম
ইমান

এহসান

ইসলাম দিলশাদ ফার্ণিচার মার্ট

প্রোঃ মোঃ লিটন আকন্দ

এখানে সুদক্ষ কারিগর দ্বারা
কার্টের যাবতীয় ফার্ণিচার
তৈরী ও বিক্রয় করা হয়

ঝড়কা বাজার, ঘাটাইল, টাঙ্গাইল। মোবাঃ ০১৭২১-৮৬০৪০১





കേരളം



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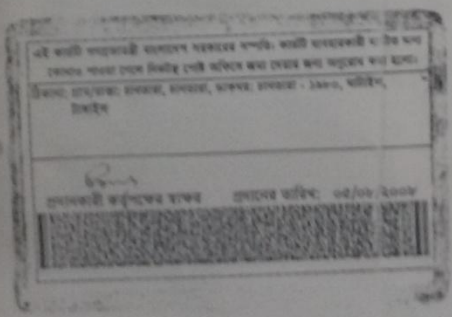
কো: তারিখ: উচ্চমাধ্যমিক ২৫/০৫/০৬ - লালমোহন মুন্সীর জাদুঘর
সংখ্যা: ২২। ২০৩ - স্মারক নং: ২৭২. ৩৩। ০৩, ০৬। ০৩ -
২২/শ্র: "হাফিজ হুসৈন সিদ্দিকি - ২৫/০৫/০৬ অক্ষয়" (১০০) (০৬)

অর্থায়ন করি,
ইসরাইল অফিস

অর্থায়ন করা হয়েছে, দিন কাতে-কমানিচার মাঠ
বর থাকিউ-বাউ- বাবদ অগ্রিম ২০০০০/৬ (বিকা
হাজার) টোকা প্রদান করা হইল। উল্লেখ্য
খর্ব নিম্ন পক্ষে- বছরের অর্থ দুক্তি গ্রহন করা
হইল। যার মাসিক-টোকা ২০০০/৬ (ডের
কাতে টোকা ২৪৬-

নিম্নে তিন জন স্বাক্ষি উল্লেখ করত স্বাক্ষর
এহম করা হইল।

- ১/ মনুকার কারি আম্রাঞ্জলি স্বাক্ষর
- ২/ শ্র: নাছির নাছির
- ৩/ হুসৈন সিদ্দিকি স্বাক্ষর



স্বাক্ষর
শ্র: হুসৈন সিদ্দিকি
তারিখ: ২৫/০৫/০৬
লালমোহন মুন্সীর জাদুঘর

অর্থায়ন করি,
ইসরাইল অফিস

FAMILY PICTURE

