

Taniya Furniture



Project by-Md. Sohrab Hossain

**Identified By - Md. Ruhul Amin
Verified by- Md. Shakil Ahmed**

**Madhobpur Unit
Area 4**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|-------------------------------------|---|--|
| Name | : | Md. Sohrab Hossain |
| Age | : | 01 Mar, 1988 (29 Years) |
| Marital status | : | Married |
| Children | : | 0 Son 1 Daughter |
| No. of siblings: | : | 2 Brothers 1 Sister |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Mst. Achia Khatun |
| (iii) Father's name | : | Md. Johir Mia |
| (iv) GB member's info | : | Branch: Jogodishpur Centre : 79/m Group no:05 Loanee no.8376 Member since:2005 First loan:5000 |
| Further Information: | | Existing loan: 50,000 Outstanding: 8880 |
| (v) Who pays GB loan installment | : | NU's Father |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii)Any other loan like GCCN, GKF | : | N/A |
| Education | : | S. S. C |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|--|----------|---------------------------|
| Present Occupation | : | Furniture Business |
| Initial Investment | : | 50,000 |
| Trade License | | 35 (2017-2018) |
| Business Experience And Training Info | : | 09 Years |
| Other Own/Family Sources of Income | : | N/A |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | | 01724-428650 |
| NU Project Source/Reference | : | GT- Madhobpur Unit |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (12 years). At first She took 5,000 taka from GB. GB Borrower invested GB Loan in business and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|--|----------|---|
| Business Name | : | Taniya Furniture |
| Address/ Location | : | Taliyapada Bazar, Madhobpur, Hobigonj |
| Total Investment in BDT | : | 2,25,000 |
| Financing | : | Self BDT- 1,65,000 /-(from existing business) 73% Required Investment BDT-60,000 /-(as equity) 27% |
| Present salary/drawings from business (estimates) | : | 7000 |
| Proposed Salary | | 7000 |
| Proposed Business | | 25 % |
| (i)% of present gross profit margin | : | 25% |
| (ii) Estimated %of proposed gross profit margin | | |
| (iii) Agreed grace period | | 1 month |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|----------------------------|-------------------|----------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| <u>Present Stock Items:</u> Items-1,25,000 Machines-20,000 Shop Advance- 20,000 | 1,65,000 | | 1,65,000 |
| <u>Proposed items:</u> | | 60,000 | 60,000 |
| Total Capital | 1,65,000 | 60,000 | 2,25,000 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Present Stock items | | |
|----------------------------|----------------------------|-----------------|
| Product name | Unit (Quantity) | Amount |
| Cot | 03 | 60,000 |
| Dressing Table | 03 | 30,000 |
| Word Drop | 01 | 15,000 |
| Alna | 01 | 5,000 |
| Wood | | 15,000 |
| | | |
| | | |
| Total Present Stock | | 1,25,000 |

| Proposed items | | |
|-----------------------------|----------------------------|---------------|
| Product Name | Unit (Quantity) | Amount |
| 81 wood | | 40,000 |
| machine | | 20,000 |
| | | |
| | | |
| Total Proposed items | | 60,000 |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|--|-------------------------|----------|-----------|
| | Daily | Monthly | Yearly |
| Sales (A) | 3,600 | 1,08,000 | 12,96,000 |
| <i>Less: Cost of sales (B)</i> | 2,700 | 81,000 | 9,72,000 |
| Profit (C) [C=(A-B)] | 900 | 27,000 | 3,24,000 |
| Income from Services | | | |
| Gross Profit | | | |
| <i>Less: Operating Costs</i> | | | |
| Electricity bill | | 1,400 | 16,800 |
| Night guard bill | | | |
| Shop Rent | | 1,400 | 16,800 |
| Mobile bill | | 300 | 3,600 |
| Present salary/Drawings- self | | 7,000 | 84,000 |
| Present Salary-Staff (02) | | 12,000 | 1,44,000 |
| Conveyance or Transport | | | |
| Others (fees, Entertainment, TL renewal) | | 400 | 4,800 |
| Non Cash Item: | | | |
| Depreciation Expenses(20,000)*10% | | 167 | 2,000 |
| <i>Total Operating Cost (F)</i> | | 22,667 | 2,72,000 |
| Net Profit (E-F): | | 4,333 | 52,000 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | |
|--|--------------|--------------|---------------|--------------|--------------|-----------------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Sales (A) | 4,000 | 1,20,000 | 14,40,000 | 4,200 | 1,26,000 | 15,12,000 |
| Less: Cost of Sale (B) | 3,000 | 90,000 | 10,80,000 | 3,150 | 94,500 | 11,34,000 |
| Profit (A-B)=(C) | 1,000 | 30,000 | 3,60,000 | 1,050 | 31,500 | 3,78,000 |
| Income from Services | | | | | | |
| Gross Profit | | | | | | |
| <i>Less: Operating Costs</i> | | | | | | |
| Electricity bill | | 1,400 | 16,800 | | 1,400 | 16,800 |
| Night guard bill | | | | | | |
| Shop Rent | | 1,400 | 16,800 | | 1,400 | 16,800 |
| Mobile bill | | 300 | 3,600 | | 300 | 3,600 |
| Present salary/Drawings- self | | 7,000 | 84,000 | | 7,000 | 84,000 |
| Present Salary-Staff (02) | | 12,000 | 1,44,000 | | 12,000 | 1,44,000 |
| Conveyance or Transport | | | | | | |
| Others (fees, Entertainment, TL renewal) | | 400 | 4,800 | | 400 | 4,800 |
| Non Cash Item: | | | | | | |
| Depreciation Expenses | | 167 | 2,000 | | 167 | 2,000 |
| Total Operating Cost | | 22,667 | 2,72,000 | | 22,667 | 2,72,000 |
| Net Profit (C-D) = (E) | | 7,333 | 87,996 | | 8,833 | 1,05,996 |
| GT payback | | | 36,000 | | | 36,000 |
| Retained Income: | | | 51,996 | | | 69,996 |

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|--|---------------------|---------------------|
| 1.0 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 60,000 | |
| 1.2 | Net Profit | 87,996 | 1,05,996 |
| 1.3 | Depreciation (Non cash item) | 2,000 | 2,000 |
| 1.4 | Opening Balance of Cash Surplus | | 1,13,996 |
| | Total Cash Inflow | 1,49,996 | 2,21,992 |
| 2.0 | Cash Outflow | | |
| 2.1 | Purchase of Product | 60,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36,000 | 36,000 |
| | Total Cash Outflow | 96,000 | 36,000 |
| 3.0 | Net Cash Surplus | 1,13,996 | 1,85,992 |

SWOT ANALYSIS

STRENGTH

- Skilled and experienced
- Relationship with GB
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft





৬নং শাহজাহানপুর ইউনিয়ন পরিষদ

উপজেলা : মাধবপুর, জেলা : যশিগঞ্জ।

ব্যবসা সংক্রান্ত অনুমতি পত্র

ক্রমিক নং- 30

বহি নং- ০১

লাইসেন্স নং ৪৫

প্রতিষ্ঠানের নাম : বেসার্স ডালিয়া ফার্মিয়ার।

স্বত্বাধিকারী : মোঃ মোহাম্মদ হোসেন।

পিতা/স্বামীর নাম : মোঃ জহির মিয়া।

মাতার নাম : বেলালী বেলালী বেলালী।

ঠিকানা : ডেলিয়া নারায়ণপুর, মাধবপুর জেলা : যশিগঞ্জ।

ব্যবসার ঠিকানা : ডেলিয়া শায়া।

ব্যবসার ধরণ : কৃষি ফার্মিয়ার্স ডালিয়া।

উক্ত ব্যবসা/পরিষদুলক কাজ করিবার জন্য অত্র অনুমতিপত্র প্রদান করা হইল।

লাইসেন্স ফি :

ব্যকয়া ফি :

হাল ফি : ৩৫০০০ - ৬৪০০০

মোট টাকা অংকে :

কথায় : টেরি ক্রান্ত নয়া ডালিয়া ডালিয়া

২০১৭ ইং সনের জুলাই মাসের ০১শে দিন ২০১৮ ইং সনের অত্র অনুমতি পত্র মকল হইবে।

তারিখ ৩০/০৭/১৭ইং

৩১.০৭.১৭
উপজেলা সচিব
মাধবপুর

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



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

নাম: মোঃ সোহরাব হোসেন

Name: MD. SUHRAB HOSSAIN


পিতা: মোঃ জহির মিয়া

মাতা: বেলালী জহির বেলালী

Date of Birth: 01 Mar 1988

ID NO: 19883617194000020






ঘরির ঘাট
কল্যাণপুর মহালয়, ঢাকা-১৩০০

সহজ ধানের পাশ বই

| | |
|----------------|-------------------|
| নাম | মোহিনী দেবী |
| বয়স | ১৫ |
| শিক্ষা | ৪ |
| জন্ম তারিখ | ১৯৫৬ সালের ০৯ জুন |
| জন্ম স্থান | মুন্সিগঞ্জ জেলা |
| বর্তমান ঠিকানা | মুন্সিগঞ্জ জেলা |

১৯৭১ সাল (১৯৭১) চৈত্র মাস
১৯৭১ সাল (১৯৭১) চৈত্র মাস


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



নাম: মোছাঃ আছিয়া বেগম
Name: MST. ACHIA KHATUN
বাহা: মোঃ জাহির শিখা
যাতা: মুত মরহুম নেছা
Date of Birth: 09 Jun 1967
ID NO: 3617194038300





















thank
you!