

## Proposed NU Business Name: **ASHA FURNITURE**



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Project verified by: Md Mizanur Rahman Patwary



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ASHA FURNITURE</b>
Age	:	04-12-1990 (26 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Bswash betka, P.O: Tangail P.S: Tangail sadar, 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>ARPANA RANI SUTRADHAR</b>
(iii) Father's name	:	<b>ANIL CHANDRA SUTRADHAR</b>
(iv) GB member's info	:	Branch: Taratia, Tangail Sakha, Centre # 36(Female), Member ID: 3491, Group No: 05 Member since: 24-06-2006 (10Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 18780
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759640188
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ARPANA RANI SUTRADHAR** joined Grameen Bank since 10 years ago. At first she took 8000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASHA FURNITURE</b>
Location	:	Biswash betka, Tangail
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 160,000/-(from existing business) 67% Required Investment BDT 80,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 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 existing goods like Wooden furniture etc.</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employees.</li><li>▪One will be appointed after getting money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Sakhipur, Hatvanga</li><li>▪Agreed grace period is 3 months.</li></ul>

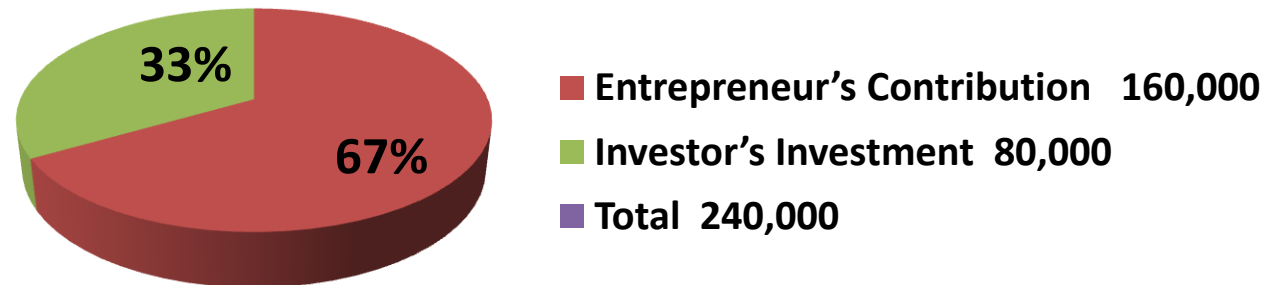
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Wooden furniture	2700	81000	972000
<b>Total Sales (A)</b>	2700	81000	972000
<b>Less Variable Expense</b>			
Wooden furniture	1755	52650	631800
<b>Total variable Expense (B)</b>	1,755	52650	631800
<b>Contribution Margin (CM) [C=(A-B)]</b>	945	28350	340200
<b>Less Variable Expense</b>			
Rent			
Electricity bill		300	3600
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		15000	180000
Entertainment		400	4800
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		23,000	276000
<b>Net Profit (E)= [C-D]</b>		5,350	64200

## Investment Breakdown

Particulars	Existing	Proposed	Total
Jackfruit wood	36,000	40,000	76000
Akashmoni	21,000	35,000	56000
Koroi	6,400	0	6400
Mehogoni	12,600	5,000	17600
Cot	18,000	0	18000
Sofa set	66,000	0	66000
	160,000	80,000	240000

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Wooden furniture	3900	117000	1404000	1474200
<b>Total Sales (A)</b>	3900	117000	1404000	1474200
<b>Less Variable Expense</b>				
Wooden furniture	2535	76050	912600	958230
<b>Total variable Expense (B)</b>	2,535	76050	912600	958230
<b>Contribution Margin (CM) [C=(A-B)</b>	1,365	40950	491400	515970
<b>Less Variable Expense</b>				
Electricity bill		450	5400	5600
Transportation		2,000	24,000	20,600
Salary (Self)		5000	60000	60000
Salary(Staff)		22500	270000	270000
Entertainment		500	6000	6500
Mobile bill		400	4800	5000
<b>Total fixed cost (D)</b>		30,850	370,200	367,700
<b>Net Profit (E)= [C-D]</b>		10100	121200	148,270
Investment Payback			<b>48,000</b>	<b>48,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	121,200	148,270
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		73,200
	<b>Total Cash Inflow</b>	201200	221470
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	73,200	173470

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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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STOLE  
SOMETHING

















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# FAMILY PICTURE

