

Proposed NU Business Name: **ASHA FERNITURE**



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Project verified by: Md.Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Jalil
Age	:	13-04-1984 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Madanmohanpur, P.O: Shollah, P.S: Nawabganj, 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	:	Shaleha Begum
(iii) Father's name	:	Moslem Bepari
(iv) GB member's info	:	Branch: Shollah Nawabgonj, Centre # 1 (Female), Member ID: 1012, Group No: 02 Member since: 01/05/2001 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Six years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01705-309131
Mother's Contact No.	:	01939-383126
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHALEHA BEGUM joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ASHA FURNITURE
Location	:	Sinjur Bazar,near , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 4,40,000/-
Financing	:	Self BDT 3,60,000(from existing business) 82% Required Investment BDT 80,000(as equity) 18 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	44 ft x 20 ft= 880 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like: Khat,Almari,Showkej,Sofa , etc. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Joypara. ▪Agreed grace period is 3 months.

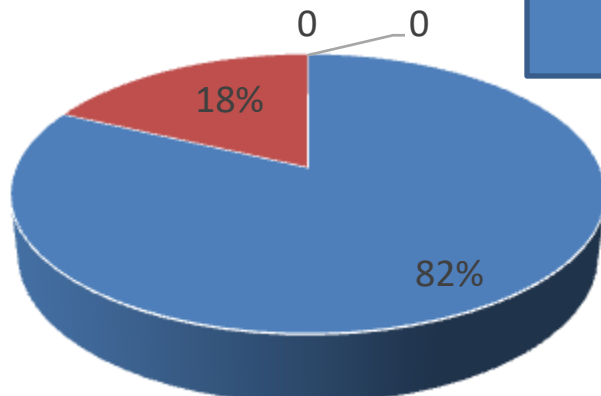
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood Item	-	1,50,000	18,00,000
Total Sales (A)	-	1,50,000	18,00,000
Less. Variable Expense			
Wood Item	-	1,12,500	13,50,000
Total variable Expense (B)	-	1,12,500	13,50,000
Contribution Margin (CM) [C=(A-B)]	-	37,500	4,50,000
Less. Fixed Expense			
Rent		1,900	22,800
Electricity Bill		5,00	6,000
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Salary (Staff)		20,000	2,40,000
Mobile Bill		300	3,600
Entertainment		500	6,000
Guird		200	2,400
Total fixed Cost (D)		29,400	3,52,800
Net Profit (E) [C-D]		8,100	97,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bed (20000x4)	80,000		80,000
Dyening table	35,000		35,000
Shawkej (2x20000)	40,000		40,000
Drsentable (5x18000)	90,000		90,000
Sofa (40000x2)	80,000		80,000
Alna (2x7500)	15,000		15,000
Wood (5x4kb)	20,000	80,000	1,00,000
Total	3,60,000	80,000	4,40,000

Source of Finance



- Entrepreneur's Contribution- 3,60,000/-
- Investor's Investment- 80,000/-
- Total- 4,40,000/-

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Wood Item	-	1,80,000	21,60,000	22,68,000	23,81,400
Total Sales (A)	-	1,80,000	21,60,000	22,68,000	23,81,400
Less. Variable Expense					
SS Item	-	1,35,000	16,20,000	17,01,000	17,86,050
Total variable Expense (B)	-	1,35,000	16,20,000	17,01,000	17,86,050
Contribution Margin (CM) [C=(A-B)]	-	45,000	5,40,000	5,67,000	7,00,350
Less. Fixed Expense					
Rent		1,900	22,800	22,800	22,800
Electricity Bill		500	6,000	7,000	7,000
Transportation		1,500	18,000	19,000	20,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary (Staff)		20,000	2,40,000	2,40,000	2,40,000
Mobile Bill		500	6,000	7,000	7,000
Entertainment		500	3,600	3,700	3,700
Guird		200	2,400	2,400	2,400
Total Fixed Cost		30,100	3,61,200	3,61,900	4,28,300
Net Profit (E) [C-D]		14,900	1,78,800	2,05,100	2,72,050
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	1,78,800	2,05,100	2,72,050
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,46,800	3,19,900
	Total Cash Inflow	2,58,800	3,51,900	5,91,950
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)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	1,46,800	3,19,900	5,59,950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sinjur
Bazar, Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

