

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



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Project verified by: Sushanto Kumar Biswash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SAHADAT HOSSAIN</b>
Age	:	18-06-1988 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers, 3 Sister
Address	:	Vill: Abdullapur,, P.O: Abdullapur, P.S: Keraneegonj, 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	:	<b>NAJMA BEGUM</b>
(iii) Father's name	:	<b>MD. KASEM MIA</b>
(iv) GB member's info	:	Branch: Basta Keranigonj, Centre # 08(Female), Member ID: 7632/1, Group No: 13 Member since: (15Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT Nil, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	4 years experience in running business. He has 4 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869-171390
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranegonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAJMA BEGUM** joined Grameen Bank since 15 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	:	<b>TASRIF FURNITURE</b>
Location	:	-
Total Investment in BDT	:	BDT 200000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 45 ft= 540 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of wood furniture.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from teghoria.</li><li>▪Agreed grace period is 3 months.</li></ul>

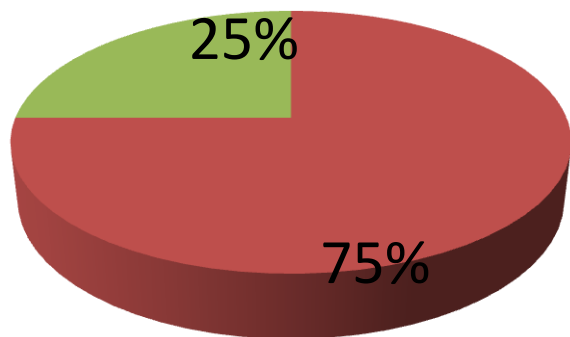
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Wood Furniture	55,000	660,000
<b>Total Sales (A)</b>	<b>55,000</b>	<b>660,000</b>
<b>Less. Variable Expense</b>		
Wood Furniture	38,500	462,000
<b>Total variable Expense (B)</b>	<b>38,500</b>	<b>462,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>16,500</b>	<b>198,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	3,600
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	700	8,400
salary (staff)	5,000	60,000
Entertainment	100	1,200
<b>Total fixed Cost (D)</b>	<b>11,300</b>	<b>135,600</b>
<b>Net Profit (E) [C-D]</b>	<b>5,200</b>	<b>62,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Showcase (1)	30,000	0	30,000
Sofa (1)	35,000	0	35,000
Weardrobe (2)	60,000	0	60,000
Dressing Table (1)	12,000	0	12,000
Others	13,000	0	13,000
Wood (25 x 2000)	0	50,000	50,000
<b>Total</b>	<b>150,000</b>	<b>50,000</b>	<b>200,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Wood Furniture	72,500	870,000	913,500
<b>Total Sales (A)</b>	<b>72,500</b>	<b>870,000</b>	<b>913,500</b>
<b>Less. Variable Expense</b>			
Wood Furniture	50,750	609,000	639,450
<b>Total variable Expense (B)</b>	<b>50,750</b>	<b>609,000</b>	<b>639,450</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>21,750</b>	<b>261,000</b>	<b>274,050</b>
<b>Less. Fixed Expense</b>			
Electricity Bill	300	3,600	4,000
Mobile Bill	300	3,600	4,000
Salary (self)	5,000	60,000	60,000
Transportation	1,200	14,400	16,500
salary (staff)	5,000	60,000	60,000
Entertainment	100	1,200	1,200
<b>Total Fixed Cost</b>	<b>11,900</b>	<b>142,800</b>	<b>145,700</b>
<b>Net Profit (E) [C-D]</b>	<b>9,850</b>	<b>118,200</b>	<b>128,350</b>
<b>Investment Payback</b>		<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	118,200	128,350
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		88,200
	<b>Total Cash Inflow</b>	<b>168,200</b>	<b>216,550</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>88,200</b>	<b>186,550</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
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



















# FAMILY PICTURE

