

Proposed NU Business Name: **SHOHAG FURNITURE**



Project identification and prepared by: Md. Rafiqul Islam,
Dhunat Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	APAL KUMAR SHARKAR
Age	:	05-01-1990(28 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	Vill: Pachibari, P.F:Pachibari, P.S: Dhunat , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAJU BALA SHARKAR
(iii) Father's name	:	JOGODIS CHANDRA SHARKAR
(iv) GB member's info	:	Branch: Dhunat Centre # 32 (Female), Member ID: 2844/2, Group No: 05 Member since: 10-02-2003(15Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 28,400/- Outstanding loan: BDT 11,502/-
(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	:	14 years experience in running business He has 05 Years training
Other Own/Family Sources of Income	:	Gobadi Poshu palon
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01749-124194
Mother's Contact No.	:	01772-902776
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAJU BALA SARKAR joined Grameen Bank since 15 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

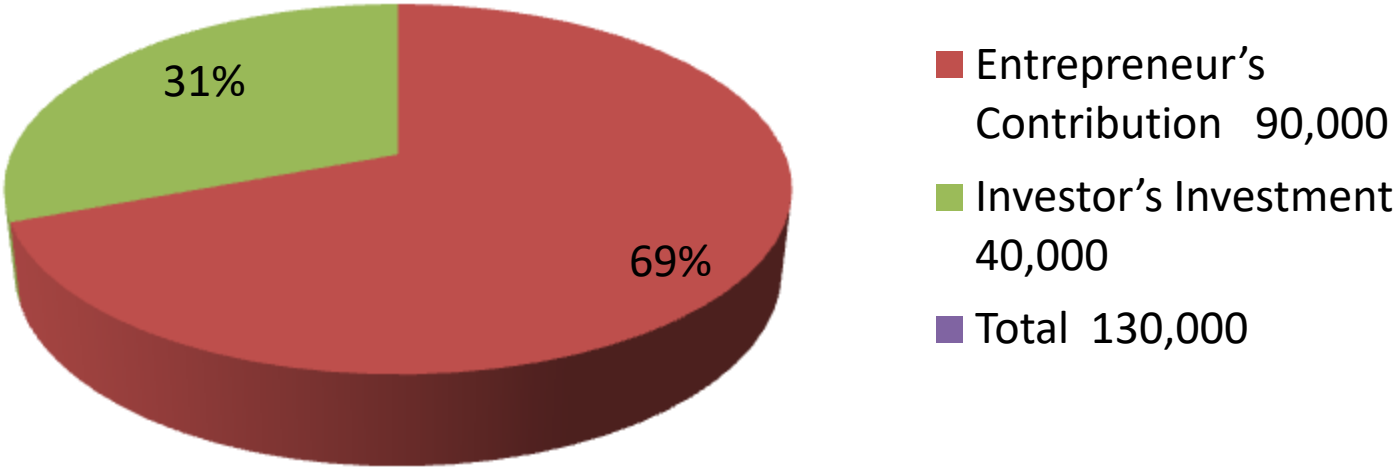
Business Name	:	SHOHAG FURNITURE
Location	:	Pachibari,Dhunat,Bogra
Total Investment in BDT	:	BDT .130,000
Financing	:	Self BDT 90,000(from existing business) 69% Required Investment BDT 40,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	18 ft*12ft =216+Squire ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sokes,Dresing tabil,Khattc▪Average 40% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dhunat .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sokes,Dresing tabil,Door etc	0	40,000	480,000
Total Sales (A)	0	40,000	480,000
Less. Variable Expense	0		
Sokes,Dresing tabil,Door etc	0	16,000	192,000
Total variable Expense (B)	0	16,000	192,000
Contribution Margin (CM) [C=(A-B)]	0	24,000	288,000
Less. Fixed Expense			
House rant		800	9,600
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		6,000	72,000
Salary (staf)		12,000	144,000
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		19,700	236,400
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sokes	10,000	0	10,000
Dresing tabil	8,000	0	48,000
Door	3,000	0	3,000
Wood	40,000	40,000	40,000
Others	9,000	0	9,000
Security	20,000	0	20,000
Total	90,000	40,000	130,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sokes,Door Wood etc	0	50,000	600,000	630,000	661,500
Total Sales (A)	0	50,000	600,000	630,000	661,500
Less. Variable Expense	0				
Sokes,Door Wood etc	0	20,000	240,000	252,000	264,600
Total variable Expense (B)	0	20,000	240,000	252,000	264,600
Contribution Margin (CM) [C=(A-B)	0	30,000	360,000	378,000	396,900
Less. Fixed Expense					
House rant		800	9,600	9,600	9,600
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		6,000	72,000	72,000	72,000
Salary (staf)		12000	144,000	144,000	144,000
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		19,700	236,400	236,400	236,400
Net Profit (E) [C-D)		10,300	123,600	141,600	160,500
Investment Payback			16,000	16,000	16,000

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

Sl #	<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	90,000		
1.2	Net Profit	123,600	141,600	160,500
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		157,600	283,200
	Total Cash Inflow	213,600	299,200	443,700
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	157,600	283,200	427,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0
Experience & Skill :15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

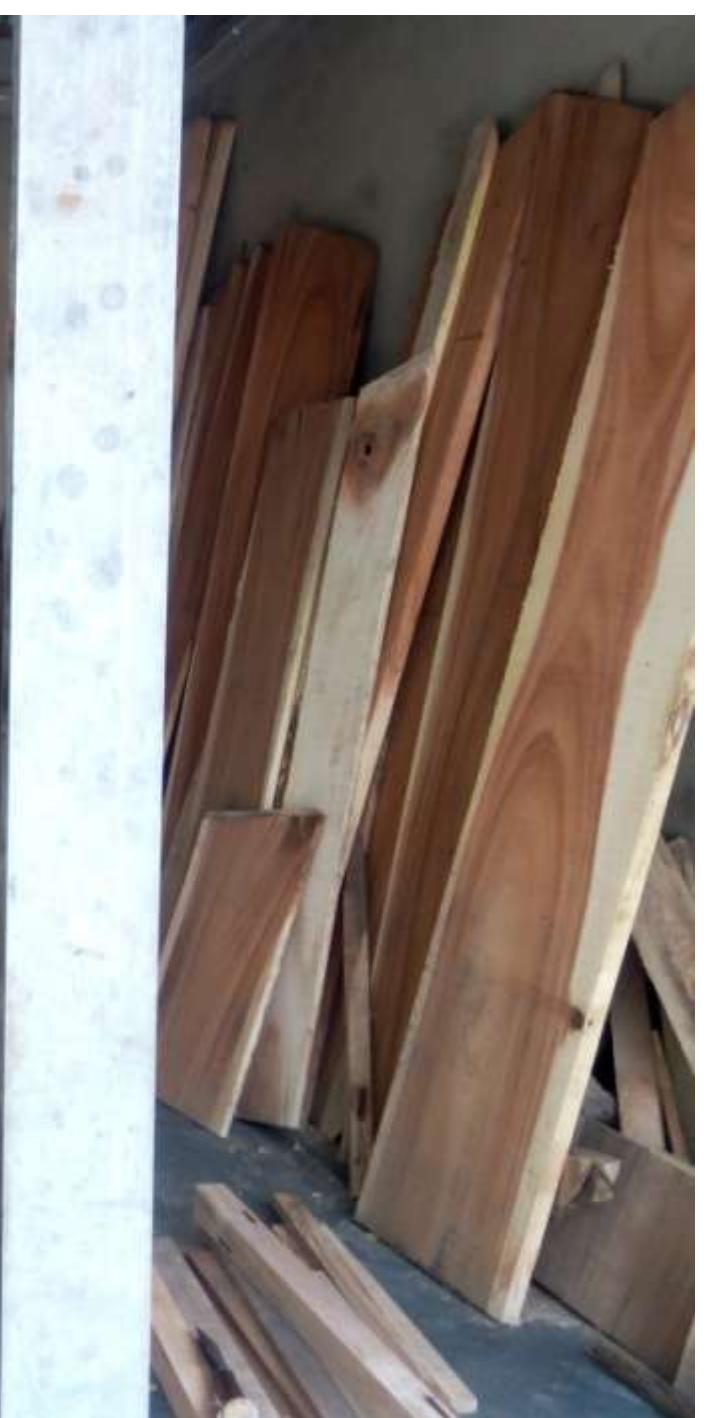
Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

