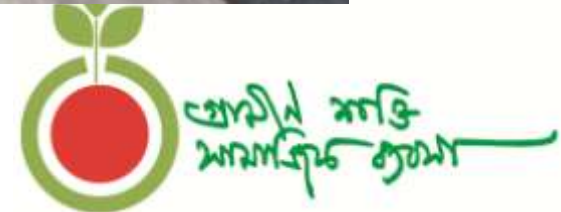


Proposed NU Business Name: **SHAGOR FURNITURE**



Project identification and prepared by: MD. RABIUL ISLAM
Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAGOR ALI
Age	:	27/12/1997(19Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nione
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Borogachi,P.O:Vatuoara, P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. LAKJAN
(iii) Father's name	:	LATE ASLAM
(iv) GB member's info	:	Branch:Matikata, godagari, Centre #52(Female), Member ID: 7611, Group No:05 Member since:16/08/2005-2015 First loan: BDT -4000
Further Information:		Existing Loan: BDT 3000, Outstanding loan:2340
(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	:	04years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01706342030
Father's Contact No.	:	01837900030
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. Lakjan joined Grameen Bank since 0 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAGOR FURNITURE
Location	:	Borogachi, Vatuoara, Godagari, Rajshahi
Total Investment in BDT	:	BDT 70000/-
Financing	:	Self BDT 20000/- (from existing business) 29% Required Investment BDT 50,000/- (as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 square ft
Security of the shop	:	20000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Furniture▪ The business is operating by entrepreneur. Existing no employees.▪ Average gain▪ The farm is owned.▪ Agreed grace period is 3 months.

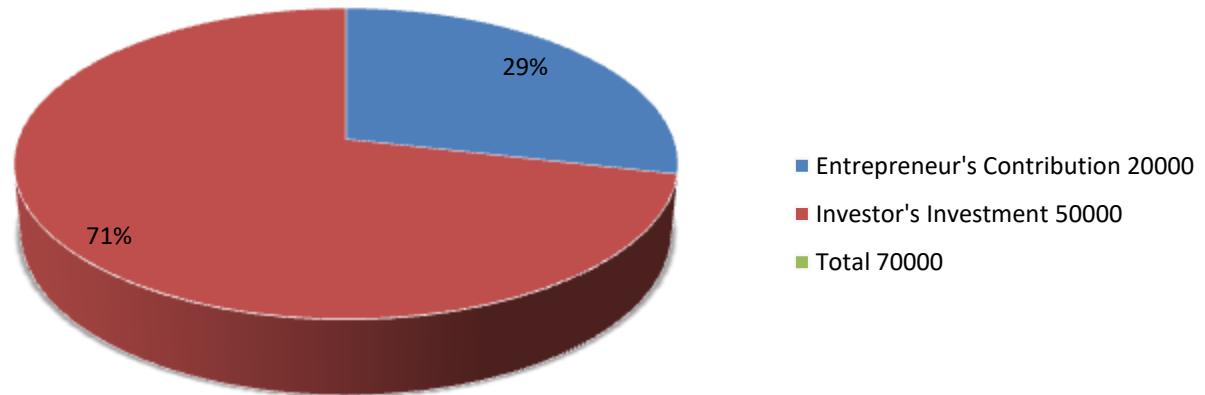
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture	600	18000	216000
Total Sales (A)	600	18000	216000
Less. Variable Expense			
Furniture	120	3600	43200
Total Variable Expense (B)	120	3600	43200
Contribution Margin(CM) [C=(A-B)]	480	14400	172800
Less. Fixed Expense			
Rent		1000	12000
Electricity Bill		400	4800
Mobile Bill		100	1200
Salary (self)		5000	60000
Salary (staff)		1000	12000
Transportation		500	6000
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		0	0
Total Fixed Cost (D)		8000	96000
Net Profit (E) [C-D]		6400	76800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Meheguni Wood	8400	24000	32400
Koroi Wood	5600	2000	7600
Nim Wood	6000	24000	30000
Total	20000	50000	70000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Furniture		18000	216000	226800	238140
Total Sales (A)		18000	216000	226800	238140
Less. Variable Expense					
Furniture		3600	43200	45360	47628
Total Variable Expense (B)		3600	43200	45360	47628
Contribution Margin (CM) [C=(A-B)]		14400	172800	181440	190512
Less. Fixed Expense					
Rent		1000	12000	12000	12000
Electricity Bill		400	4800	5100	5400
Mobile Bill		100	1200	1500	1800
Salary (self)		5000	60000	60000	60000
Salary (staff)		1000	12000	12000	12000
Transportation		500	6000	6300	6600
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		0	0	0	0
Total Fixed Cost (D)		8000	96000	96900	97800
Net Profit (E) [C-D]		6400	76800	84540	92712
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	76800	84540	92712
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		56800	121340
	Total Cash Inflow	126800	141340	214052
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	56800	121340	194052

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Borogachi, Vatupara,
Godagari. Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest







