

Proposed NU Business Name: **MAYER DOA FURNITURE**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHIRUL ISLAM
Age	:	07-03-1987(30 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Rathura, P.O: Baghun-1613, P.S: Kaliganj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAKSUDA BEGUM
(iii) Father's name	:	JASHIM UDDIN
(iv) GB member's info	:	Branch: Raniganj, Centre # 42 (Female), Member ID: 2963/3, Group No: 02 Member since: 15/03/1999 to 2017 (18 Years) First Loan: BDT 5,000 /-, Last Loan: 20,000/- Outstanding Loan: Nil
Further Information:		
(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.)	:	Yes
Business Experiences and Training Info	:	7 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	Ox Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-827219
Family's Contact No.	:	01748-292990
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAKSUDA BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAYER DOA FURNITURE
Location	:	Nama Rathura, Nasu Market
Total Investment in BDT	:	BDT 3,87,000 /-
Financing	:	Self BDT 3,17,000/- (from existing business) 82% Required Investment BDT 70,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	25 ft x 12 ft = 300 sq. ft
Security of the shop	:	BDT 12,000 /-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Furnitures, Cherai Wood, Gul Wood etc.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Shaorait, Local area.▪Agreed grace period is 3 months.

Existing Business

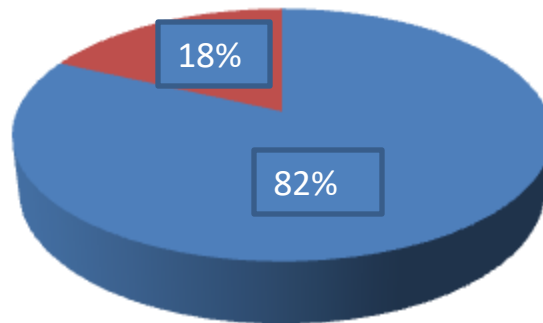
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bed, Table, Wall Cabinet, Almirah etc.		90,000	10,80,000
Total Sales (A)		90,000	10,80,000
Less. Variable Expense			
Wood and Furniture Items		63,000	7,56,000
Total variable Expense (B)		63,000	7,56,000
Contribution Margin (CM) [C=(A-B)]		27,000	3,24,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		600	7,200
Transportation		1,000	12,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Salary (staff)		4,000	48,000
Guard		100	1,200
Generator		200	2,400
Total fixed Cost (D)		11,350	1,36,200
Net Profit (E) [C-D]		15,650	1,87,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit Price	Total	Unit	Unit Price	Total	
Full Box Bed	01	40,000	40,000	-	-	-	40,000
Bombai Bed	01	35,000	35,000	-	-	-	35,000
Dressing Table	01	30,000	30,000	-	-	-	30,000
Wall Cabinet	01	50,000	50,000	-	-	-	50,000
Almirah	01	50,000	50,000	-	-	-	50,000
Gul Wood	-	-	-	-	-	30,000	30,000
Cherai Wood	-	-	1,00,000	-	-	40,000	1,40,000
Security	-	-	12,000	-	-	-	12,000
Total			3,17,000			70,000	3,87,000

Source of Finance



- Entrepreneur's Contribution- 3,17,000
- Investor's Investment- 70,000
- Total Investment-3,87,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Bed, Table, Wall Cabinet, Almirah etc.		1,20,000	14,40,000	15,12,000	15,87,600
Total Sales (A)		1,20,000	14,40,000	15,12,000	15,87,600
Less. Variable Expense					
Wood and Furniture Items		84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)		84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)]		36,000	4,32,000	4,53,600	4,76,280
Less. Fixed Expense					
Rent		1,000	12,000	14,400	18,000
Electricity Bill		600	7,200	12,000	14,400
Transportation		1,500	18,000	21,600	24,000
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		4,000	48,000	48,000	48,000
Guard		100	1,200	1,440	1,800
Generator		200	2,400	3,000	3,600
Total Fixed Cost		11,900	1,42,800	1,54,900	1,64,600
Net Profit (E) [C-D]		24,100	2,89,200	2,98,700	3,11,680
Investment Payback			28,000	28,000	28,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	2,89,200	2,98,700	3,11,680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,61,200	5,31,900
	Total Cash Inflow	3,59,200	5,59,900	8,43,580
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	2,61,200	5,31,900	8,15,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 01
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

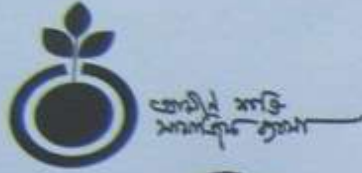
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা নি

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প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

স্বাক্ষরের দায়িত্ব স্থাননির্ভর

কম্পিউটার, গার্মেন্ট প্রকল্প প্রস্তাব গ্রহণের তারিখ:

জীবন বৃত্তান্ত:

মুহিবুল ইসলাম

বছর জন্ম তারিখ: ০৭/০৬/১৯৮৭ জাতীয় পরিচয়পত্র নম্বর

৬৮ প্রোগ্রাম















FAMILY PICTURE

