

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

২য় দফার আবেদন

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Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD MOJNU MIA</b>
Age	:	01-02-1994 (23 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	0 Daughter
No. of siblings:	:	1 Brother 3Sister
Address	:	Vill: Hatiya P.O: Hatiya P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father:
(ii) Mother's name	:	<b>MST FIROJA BEGUM</b>
(iii) Father's name	:	<b>MD RAMJAN</b>
(iv) GB member's info	:	Branch:Bolla Centre # 35(Female), Member ID:1291 Group No: 02 Member since: 31-01-2008(9Years) First loan: BDT 1500/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 0
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	

## ***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	:	6 years experience in running business. He has training
Other Own/Family Sources of Income	:	Madicin shop
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01728-768349
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MST FIROJA BEGUM joined Grameen Bank since 30 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	: <b>MAYER DUA FURNITURE</b>
Location	:	Hatiya bazar ,Hatiya , kalihati , Tangail .
Total Investment in BDT	:	BDT 520000
Financing	:	Self BDT 400000 from existing business) 62% Required Investment BDT 120000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT 10.000
Size of shop	:	25 ft x 15 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The wood Purchase and seals etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Elenga Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

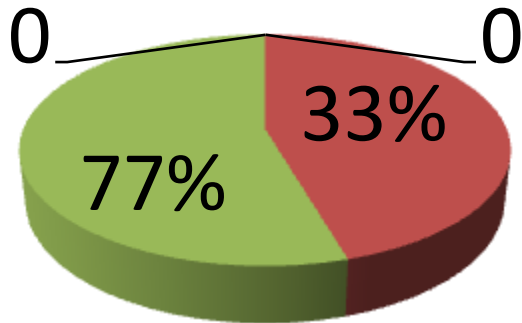
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Khat, Shokes , almary, Table, Chair, wood, etc	6,000	180,000	2,160,000
	6,000	180,000	2,160,000
<b>Less. Variable Expense</b>			
Khat, Shokes , almary, Table, Chair, wood, etc	4,200	144,000	1,728,000
<b>Total variable Expense (B)</b>	<b>4,200</b>	144,000	1,728,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,800	36,000	432,000
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		10,000	120,000
Salary (stuff)		12,000	144,000
Entertainment		300	3,600
Guard		100	1,200
Generator Bill		100	1,200
Mobile Bill		500	6,000
<b>Total fixed Cost (D)</b>		<b>25,000</b>	<b>300,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,000</b>	<b>132,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Khat	5	25,000	125,000			-	125,000
Shokes	1	45,000	45,000			-	45,000
Almary	1	30,000	30,000			-	30,000
Dracing table	1	15,000	15,000			-	15,000
shofaseat	1	25,000	25,000			-	25,000
chair	2	5,000	10,000			-	10,000
wood			100,000			120,000	220,000
Scecurity			50,000				50,000
			-			-	-
			<b>400,000</b>			<b>120,000</b>	<b>520,000</b>

## Source of Finance



Entrepreneur Contribution	<b>400,000</b>
Investors Investment	<b>120,000</b>
<b>Total Investment</b>	<b>520,000</b>

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Khat, Shokes , almary, Table, Chair, wood, etc	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Total Sales (A)</b>	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Less. Variable Expense</b>					
Khat, Shokes , almary, Table, Chair, wood, etc	4,900	168,000	2,016,000	2,116,800	2,222,640
<b>Total variable Expense (B)</b>	<b>4,900</b>	168,000	2,016,000	2,116,800	2,222,640
<b>Contribution Margin (CM) [C=(A-B)]</b>	2,100	42,000	504,000	529,200	555,660
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		12,000	144,000	144,000	144,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator Bill		100	1,200	1,200	1,200
Mobile Bill		500	6,000	6,000	6,000
<b>Total fixed Cost (D)</b>		<b>25,000</b>	<b>300,000</b>	<b>300,000</b>	<b>300,000</b>
<b>Net Profit (E) [C-D]</b>		<b>17,000</b>	<b>204,000</b>	<b>214,200</b>	<b>204,000</b>
<b>Payback</b>			<b>48,000</b>	<b>48,000</b>	<b>48,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1	Investment Infusion by Investor	120,000		
1	Net Profit	204,000	214,200	204,000
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		156,000	322,200
	<b>Total Cash Inflow</b>	<b>324,000</b>	<b>370,200</b>	<b>526,200</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	120,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>168,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>156,000</b>	<b>322,200</b>	<b>478,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 05 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

বিস্মিল্লাহির রাহমানির রাহীম

# মায়ের দোয়া ফাৰ্শিচার

প্রোঃ মোঃ মজনু মিয়া

এখানে সুক্ষদ মিস্ত্রী দ্বারা প্লেনার মেশিনের সাহায্যে  
কাঠের যাবতীয় ফাৰ্শিচার তৈরী করা হয়।

কালিহাতী, টাঙ্গাইল। মোবাঃ ০১৭২৮-৭৬৮৩৪৯, ০১৬২৭-৫১৯৯০৬

রপাঙ্কর আ





















মায়ের জন্ম দিবস  
প্রথম মের নবানু দিয়া  
এবারে নতুন দিবে  
হাতের নবানু  
কলিকতা টোল।

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