

MAYER DOA FURNITURE

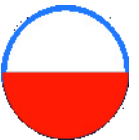


Presented by
Md. Rubel Hossain

Nu Identified and PP Prepared by
Md. Ballal Hossain (Ramgonj Unit)

Verified by Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Rubel Hossain
Age	:	01 May 1991 (24 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brother-07 Sister-02
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Manik Jahan
(iii) Father's name	:	Late-Kalu Mia
(iv) GB member's info	:	Branch: Porcoat-Chatkhil Center-57/m, Group-03, Loanee no-5452, Member since-29-01-2003, First loan: Tk.- 5000/- Existing loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN,	:	N/A
	:	N/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Furniture Business
Business Experiences	:	5 Years
Trade License	:	94
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01819503450
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2003(10 years). NU's Elder Brother invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mayer Doa Furniture
Address/ Location	:	South Dorbeshpur , Somitir Bazar ,Ramgonj. Laxmipur
Total Investment in BDT	:	4,00,000 Taka
Financing	:	Self BDT 2,00,000 (From existing business) -50% Required Investment BDT 2,00,000 (as equity) -50%
Present salary	:	8000/-
Proposed Salary		8000/-
Proposed Business		
(i) % of present gross profit margin	:	30%
(ii) Estimated % of proposed gross profit margin	:	30%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Various types of Stock woods (80 cft) Gorjon, Shilkorai etc	40,000	-	40,000
Various kinds of furniture for sale,(almirah, wear drop, khat, show case, sofa set, meet safe etc)	1,45,000	-	1,45,000
Various types of tools, for production	15,000	-	15,000
Purchase various types of wood (200 cft)	-	1,00,000	1,00,000
Electric Rhoda and Looter Machine , Burnish goods ,ply wood, New Tools etc	-	1,00,000	1,00,000
Total Capital	2,00,000	2,00,000	4,00,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A) From various prepared product	5500	165000	1980000
<i>Less: Cost of sales (B)</i>	3850	115500	1386000
Gross Profit (C) [C=(A-B)]	1650	49500	594000
<i>Less: Operating Costs</i>			
Shop Rent		3000	36000
Electricity bill		300	3600
Generator bill		500	6000
Night Guard		120	1440
Mobile bill		500	6000
Present salary/Drawings- self		8000	96000
Employee Salary (3)		30000	360000
Others cost		1000	12000
Non Cash Item:			
Depreciation Expenses (10%)		125	1500
<i>Total Operating Cost (D)</i>		43545	522540
Net Profit (C-D):		5955	71460

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6000	180000	2160000	6500	195000	2340000	7000	210000	2520000
Cost of sale	4200	126000	1512000	4550	136500	1638000	4900	147000	1964000
Gross Profit (C) [C=(A-B)]	1800	54000	648000	1950	58500	702000	2100	63000	756000
<i>Less: Operating Costs</i>									
Shop Rent		3000	36000		3000	36000		3000	36000
Electricity bill		500	6000		500	6000		500	6000
Night Guard bill		150	1800		150	1800		150	1800
Generator		500	6000		500	6000		500	6000
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (3)		30000	360000		33000	396000		33000	396000
Others(fee, entertainment, travel.)		1000	12000		1000	12000		1000	12000
Non Cash Item:									
Depreciation Expenses -10%		125	1500		125	1500		125	1500
Total Operating Cost (D)		43775	525300		46775	561300		46775	561300
(Net Profit C-D) :		10225	122700		11725	140700		16225	194700
Pay back		80000			80000				80000
Retained Income:		42700			60700				114700

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	122700	140700	194700
1.3	Depreciation (Non cash item)	1500	1500	1500
1.4	Opening Balance of Cash Surplus		44200	106400
	Total Cash Inflow	324200	186400	302600
2.0	Cash Outflow			
2.1	Purchase of Product	200000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	44200	106400	222600

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Increase in product price.

OPPORTUNITY

- ✓ Huge demand of various items.
- ✓ Expansion His business

THREATS

- ✓ Political Unrest.
- ✓ Other competition.













*Presented at 3rd Internal Design Lab
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For more information

Grameen Trust

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