

Proposed NU Business Name: **M/S MAYER DUYA FURNITURE MART**



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Mawna Unit, Gazipur

Project verified by: MD. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	DALUAR
Age	:	12-04-1984(33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Tepibari, P.O: Tangra, P.S: Shreepur, 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	:	MST. SOLEMA BEGUM
(iii) Father's name	:	MD ABDUS SALAM
(iv) GB member's info	:	Branch: Tangra Sreepur, Centre # 03(Female), Member ID: 1293/1, Group No: 05 Member since: 06-03-2002 (15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	N/A
(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	:	03 years experience 03 running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937840829
Mother's Contact No.	:	01739056061
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOLEMA BEGOM joined Grameen Bank since 15 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

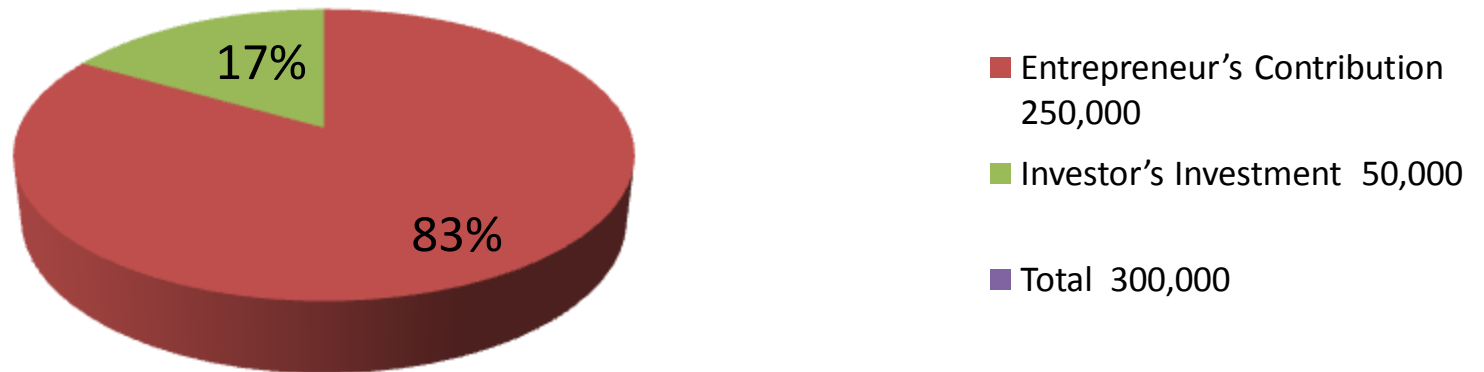
Business Name	:	MS MAYER DUYA FURNITURE MART
Location	:	Tapirbarir bajar
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,50,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 25 ft= 375square ft
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Furniture Item etc. ▪Average 35% gain on sale. ▪The business is operating by entrepreneur. Existing 2 employees. ▪NO employee will be appointed after getting equity fund. ▪The shop is rented. ▪Collects goods from Mawna. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood Furniture	80,000	9,60,000
Total Sales (A)	80,000	9,60,000
Less. Variable Expense		
Wood Furniture	52,000	6,24,000
Total variable Expense (B)	52,000	6,24,000
Contribution Margin (CM) [C=(A-B)]	28,000	3,36,000
Less. Fixed Expense		
Rent	8,00	9,600
Electricity Bill	1,000	12,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
salary (staff)	10,000	1,20,000
Entertainment	3,00	3,600
Ganarator	300	3,600
Guard	2,00	2,400
Mobile Bill	5,00	6,000
Total fixed Cost (D)	19,100	2,29,200
Net Profit (E) [C-D]	8,900	1,06,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Box khat	35,000	0	35,000
Semi Box	18,000	0	18,000
Kebinet	32,000	0	32,000
Dreasing Table	24,000	0	24,000
Alna	6,000	0	6,000
Akasi	80,000	40,000	112000
Mango Tree	16,800	10000	26800
Security	30,000	0	30,000
Others	8,200	0	8200
Total	2,50,000	50,000	3,00,000



Financial Projection (BDT)				
Particular	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)				
Wood Furniture	1,05,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	1,05,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense				
Wood Furniture	68,250	8,19,000	8,59,950	9,02,947
Total variable Expense (B)	68,250	8,19,000	8,59,950	9,02,947
Contribution Margin (CM) [C=(A-B)]	36,750	4,41,000	4,63,050	4,86,202
Less. Fixed Expense				
Rent	8,00	9600	9600	9600
Electricity Bill	1500	18000	18300	18500
Transportation	1500	18000	18300	18500
Salary (self)	5000	60000	60000	60000
salary (staff)	10000	120000	120000	120000
Entertainment	500	6000	6200	6400
Guard	200	2400	2400	2400
Ganerater	300	3600	3600	3600
Mobile Bill	700	8400	8600	8800
Total Fixed Cost	20,500	246000	247000	248000
Net Profit (E) [C-D]	16250	1,95,000	2,16,050	238202
Investment Payback		20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,95,000	2,16,050	238202
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		175500	371550
	Total Cash Inflow	2,45,000	391550	609752
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70000	20,000	20,000
3	Net Cash Surplus	175500	371550	589752

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 03 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

