

## Proposed NU Business Name: **MAYER ACHOL FURNITURE**



Project identification and prepared by: Abul Khayer,  
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD KABIR ISLAM</b>
Age	:	23-07-1988 (27 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Sisters
Address	:	Vill: Chandshi Dokshin, P.O: Ghatail, P.S: Ghatail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MOST. DOLESA BEGUM</b>
(iii) Father's name	:	<b>MD HORMUJ ALI</b>
(iv) GB member's info	:	Branch: Ghatail, Centre # 26 (Male), Member ID: 3513, Group No: 02 Member since 1986 First loan: BDT 2,000
Further Information:		Existing Loan: BDT 45,000 Outstanding loan: BDT 8,903
(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.)	:	Nil
Business Experiences and Training Info	:	Thirteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-949033
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

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

Md Hormuj Ali is a member of Grameen Bank since 29 years. At first he took 3,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER ACHOL FURNITURE</b>
Location	:	Jhorka bazaar, Ghatail, Tangail
Total Investment in BDT	:	BDT 3,80,000
Financing	:	Self BDT 2,30,000 (from existing business) 61% Required Investment BDT 1,50,000 (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing wood furniture like; Bed stead, Almirah, Showcase, Dining table, Chair Table, Wear drop etc.</li><li>▪Average 35% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing three artisans.</li><li>▪After getting equity fund two artisans will be appointed.</li><li>▪Collects woods from Sonkhola, Makrai.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

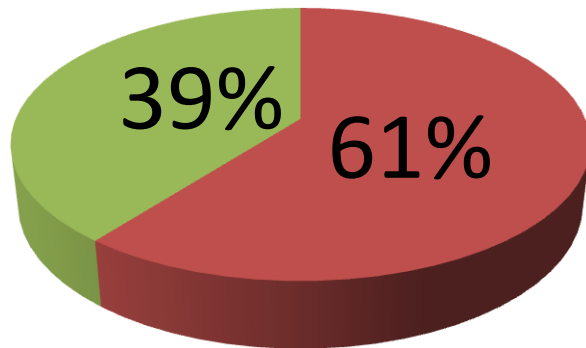
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Bed stead, Almirah, Showcase, Dining table, Chair Table, Wear drop etc	120,000	1,440,000
<b>Total Sales (A)</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>		
Bed stead, Almirah, Showcase, Dining table, Chair Table, Wear drop etc	78,000	936,000
<b>Total variable Expense (B)</b>	<b>78,000</b>	<b>936,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>42,000</b>	<b>504,000</b>
<b>Less. Fixed Expense</b>		
Rent	2,000	24,000
Electricity Bill	400	4,800
Generator Bill	100	1,200
Mobile Bill	500	6,000
Transportation	3,000	36,000
Salary (self)	8,000	96,000
Salary (staff)	18,000	216,000
Entertainment	500	6,000
Guard	50	600
<b>Total fixed Cost (D)</b>	<b>32,550</b>	<b>390,600</b>
<b>Net Profit (E) [C-D]</b>	<b>9,450</b>	<b>113,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Log	80,000	-	80,000
Bed stead	70,000	-	70,000
Dining Table with Chair	25,000	-	25,000
Wear drop and Almirah	25,000	-	25,000
Log (Kathal)	-	80,000	80,000
Log (Akashmoni)	-	70,000	70,000
Security	30,000	-	30,000
<b>Total</b>	<b>2,30,000</b>	<b>1,50,000</b>	<b>3,80,000</b>

## Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 150,000
- Total 380,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>				
Bed stead, Almirah, Showcase, Dining table, Chair Table, Wear drop etc	185,000	2,220,000	2,331,000	2,447,550
<b>Total Sales (A)</b>	<b>185,000</b>	<b>2,220,000</b>	<b>2,331,000</b>	<b>2,447,550</b>
<b>Less. Variable Expense</b>				
Bed stead, Almirah, Showcase, Dining table, Chair Table, Wear drop etc	120,250	1,443,000	1,515,150	1,590,908
<b>Total variable Expense (B)</b>	<b>120,250</b>	<b>1,443,000</b>	<b>1,515,150</b>	<b>1,590,908</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>64,750</b>	<b>777,000</b>	<b>815,850</b>	<b>856,643</b>
<b>Less. Fixed Expense</b>				
Rent	2,000	24,000	24,000	24,000
Electricity Bill	400	4,800	5,300	6,000
Generator Bill	100	1,200	1,500	1,800
Mobile Bill	750	9,000	9,500	10,000
Transportation	5,000	60,000	65,000	70,000
Salary (self)	10,000	120,000	120,000	120,000
Salary (staff)	27,000	324,000	324,000	324,000
Entertainment	700	8,400	9,000	9,500
Guard	100	1,200	1,500	1,800
<b>Total Fixed Cost</b>	<b>46,050</b>	<b>552,600</b>	<b>559,800</b>	<b>567,100</b>
<b>Net Profit (E) [C-D]</b>	<b>18,700</b>	<b>224,400</b>	<b>256,050</b>	<b>289,543</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	224,400	256,050	289,543
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		164,400	360,450
	<b>Total Cash Inflow</b>	<b>374,400</b>	<b>420,450</b>	<b>649,993</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>164,400</b>	<b>360,450</b>	<b>589,993</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 13 Years  
Quality furniture & 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  
Local competitors;

Pictures

বিস্তারিতের বাহ্যিকের বাহ্যিক

• ইসলাম

• জমান

• গুহমান

# মায়ের আচল ফার্নিচার মার্চ

প্রোঃ মোঃ কবিরুল ইসলাম (কবির)  
এখানে যাবতীয় কাঠের আসবাবপত্র তৈরী এবং  
সকল প্রকার চিড়াই কাঠ ক্রয় ও বিক্রি করা হয়।

মোবাইল: ০১৭৪৬২৪২০৩৩

মেইন রোড, বড়কা বাজার, ঘাটাইল, টাঙ্গাইল।













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ORBIT  
FURNITURE

















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প্রিমার  
ইউনিয়ন  
ক্লাব  
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# FAMILY PICTURE

