

# Proposed NU Business Name: **MAYER DUYA FURNITURE GALARY**



Project identification and prepared by: MD.Anarul islam,  
Sreepur, Unit, Gazipur

Project verified by: Siddiquir Rahman :



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

Name	:	<b>ABDULLA AL MAMUN</b>
Age	:	20-03-1993(24 Years)
Education, till to date	:	HS C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers 03 Sisters
Address	:	Vill: Saris gore P.O: South barotua, P.S: Sreepur, 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	:	<b>MAJADA BAGUM</b>
(iii) Father's name	:	<b>AFAZ UDDIN</b>
(iv) GB member's info	:	Branch: Mawna Sreepur ,Centre # 33(Female), Member ID: 3412, Group No: 01 Member since: 21-03-2005(12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 70,000, Outstanding loan:68,460
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-686734
Mother's Contact No.	:	01688-546056
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna, Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAZEDA BEGUM** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DUYA FURNITURE GALARY</b>
Location	:	Mawna , Sreepur
Total Investment in BDT	:	BDT 8,50,000/-
Financing	:	Self BDT 7,50,000/-(from existing business) 88% Required Investment BDT 1,00,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08ft x 40ft= 320 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shokej,Almari,Kebinet,etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 2 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

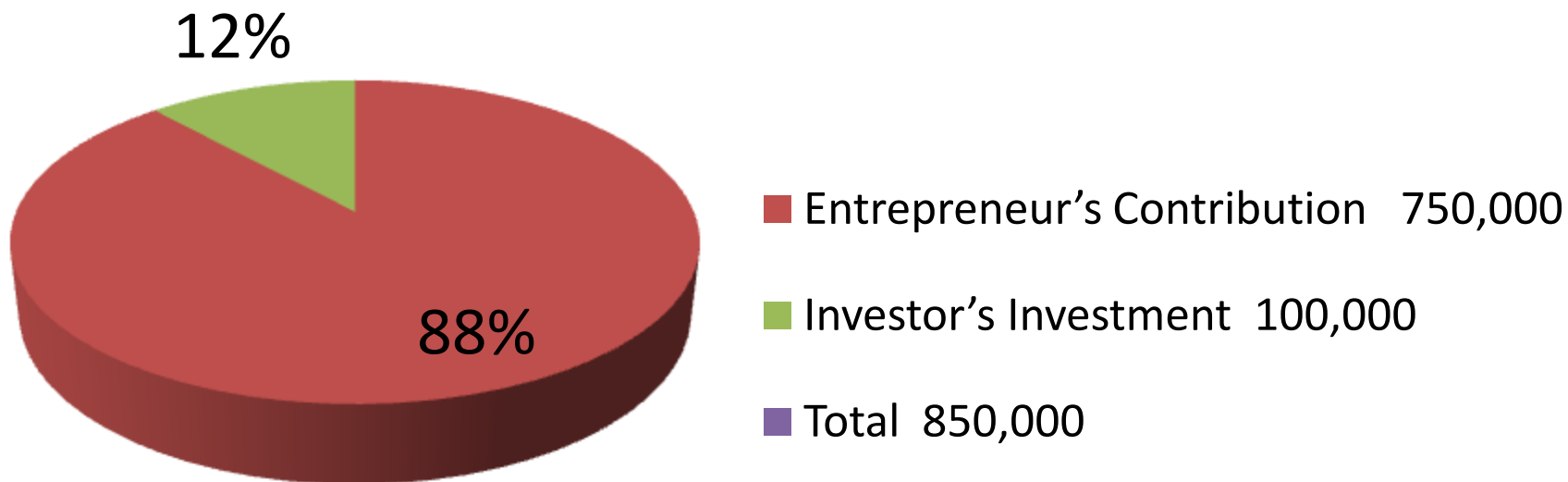
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shokej,Almari,Kebinet,etc.	5,500	1,65,000	1,980,000
<b>Total Sales (A)</b>	5,500	1,65,000	1,980,000
<b>Less. Variable Expense</b>			
Shokej,Almari,Kebinet,etc.	4,400	1,32,000	1,584,000
<b>Total variable Expense (B)</b>	4,400	1,32,000	1,584,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>3,96,000</b>
<b>Less. Fixed Expense</b>			
Rent		10,000	1,20,000
Electricity bill		5,00	6,000
Mobile Bill		2,00	2,400
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Guard		2,00	2,400
Entertainment		2,00	2,400
<b>Total fixed Cost (D)</b>		<b>24,100</b>	<b>2,89,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,900</b>	<b>1,06,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shokej (20x6000)	1,20,000	60,000	1,80,000
Almari( 15x9500)	1,42,500	0	1,42,500
Kebinet(20x8000)	1,60,000	40,000	2,00,000
Security	3,00,000	0	3,00,000
Other	27,500	0	27,500
		0	0
		0	0
<b>Total</b>	<b>7,50,000</b>	<b>1,00,000</b>	<b>8,50,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Shokej,Almari,Kebinet,etc.	8,000	2,40,000	2,880,000	3,024,000
<b>Total Sales (A)</b>	8,000	2,40,000	2,880,000	3,024,000
<b>Less. Variable Expense</b>				
Shokej,Almari,Kebinet,etc.	6,400	1,92,000	2,304,000	2,419,200
<b>Total variable Expense (B)</b>	6,400	1,92,000	2,304,000	2,419,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,600</b>	<b>48,000</b>	<b>5,76,000</b>	<b>6,04,800</b>
<b>Less. Fixed Expense</b>				
Rent		10,000	1,20,000	1,20,000
Electricity bill		7,00	8,400	8,600
Transportation		6,000	72,000	72,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		9,000	1,08,000	1,08,000
Guard		200	2,400	2,400
Entertainment		3,00	3,600	3,800
Mobile Bill		3,00	3,600	3,800
<b>Total Fixed Cost</b>		<b>31,500</b>	<b>3,78,000</b>	<b>3,79,100</b>
<b>Net Profit (E) [C-D]</b>		<b>16,500</b>	<b>1,98,000</b>	<b>2,25,700</b>
<b>Investment Payback</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)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,98,000	2,25,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		69,540
	<b>Total Cash Inflow</b>	<b>2,98,000</b>	<b>2,95,240</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan	68,460	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>2,28,460</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>69,540</b>	<b>2,35,240</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
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



শ্রমিকতা সর্ব শক্তিমান

মোঃ শেখ আব্দুল্লাহ-আল-মামুন

ব্রোডাইটের

মোবাইল : ০১৭১৬-৬৮৬৭৩৪

০১৭১৬-৬৫৫৪৬৫

মায়ের দোয়া ফার্নিচার গ্যালারী

*Mayer Dua Furniture Galary*

এখানে যাবতীয় স্টীলের আলমারী, সুকেস, ফাইল কেবিনেটসহ সকল  
প্রকার ফার্নিচার পাইকারী ও খুচরা বিক্রয় করা হয়।

মাগনা চৌরাস্তা, শ্রীপুর রোড, (ইসলামী ব্যাংক এর পূর্ব পার্শে) শ্রীপুর, গাজীপুর।









































# FAMILY PICTURE

