

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



Project identification and prepared by: Md Ataur Rahman,  
Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



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

Name	:	<b>MD MONIR SHIKDER</b>
Age	:	25-02-1990 (27 Years)
Education, till to date	:	-
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Jayda Market, P.O: Sokhipur, P.S: Sokhipur , Dist: Tangail
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>LATE. TARABANU</b>
(iii) Father's name	:	<b>BABUL SHIKDER</b>
(iv) GB member's info	:	Branch: Kalia Sokhipur, Centre # 27 (Female), Member ID: 4624, Group No: 08 Member since: 05-07-1995 (18 Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT -/-
(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	:	8 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.	:	01792-400289
Mother's Contact No.	:	01750855462
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE. TARABANU** joined Grameen Bank since 18 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAYER DUA FURNITURE</b>
Location	:	Gor Gobindopur, Sokhipur, Tangail
Total Investment in BDT	:	BDT 335,000/-
Financing	:	Self BDT 285,000/-(from existing business) 85% Required Investment BDT 50,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 10 ft= 250 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of wooden furniture.</li><li>▪Average 35% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 6 employees.</li><li>▪Collects goods from Tangail.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Furniture	185,000	2,220,000
<b>Total Sales (A)</b>	<b>185,000</b>	<b>2,220,000</b>
<b>Less. Variable Expense</b>		
Wood	120,250	1,443,000
<b>Total variable Expense (B)</b>	<b>120,250</b>	<b>1,443,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>64,750</b>	<b>777,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	300	3,600
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	1,500	18,000
Entertainment	500	6,000
Salary (staff)	45,000	540,000
<b>Total fixed Cost (D)</b>	<b>52,800</b>	<b>633,600</b>
<b>Net Profit (E) [C-D]</b>	<b>11,950</b>	<b>143,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Akashmoni	70	800	56,000	1	30000	30,000	86,000
Gamari	10	500	5,000	0	0	0	5,000
Shegun	20	2000	40,000	1	20000	20,000	60,000
Mehugoni	15	700	10,500	0	0	0	10,500
Sofa	2	25000	50,000	0	0	0	50,000
Cot	8	15000	120,000	0	0	0	120,000
Dressing Table	1	2000	2,000	0	0	0	2,000
Others	1	1500	1,500	0	0	0	1,500
<b>Total</b>	<b>127</b>	<b>47500</b>	<b>285,000</b>	<b>2</b>	<b>50,000</b>	<b>50,000</b>	<b>335,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Milk (15x 50)	750	22500	270000	283500
Calf Sale	0	0	30000	31500
<b>Total Sales(A)</b>	<b>750</b>	<b>22500</b>	<b>300000</b>	<b>315000</b>
<b>Less Variable Expense (B)</b>				
Straw, Bran, Medicine etc	225	6750	81000	85050
<b>Total Variable Expense</b>	<b>225</b>	<b>6750</b>	<b>81000</b>	<b>85050</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>				
Rent			0	0
Electric Bill			0	300
Transportaion		300	3600	3780
Salary (Self)			0	0
Salary (Staff)		5000	60000	60000
Entertainment			0	0
Gard			0	0
Generator			0	0
Mobil Bill		400	4800	4900
<b>Total Fixed Cost (D)</b>		<b>5700</b>	<b>68400</b>	<b>68980</b>
<b>Net Profit (E)= [C-D]</b>		<b>10050</b>	<b>120600</b>	<b>126630</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	199,200	237,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		169,200
	<b>Total Cash Inflow</b>	<b>249,200</b>	<b>406,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>169,200</b>	<b>376,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:06  
Experience & Skill : 8 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE