

Proposed NU Business Name: **MAYER DOWA FAHMINA FURNITURE**

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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--------------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Name | : | FOZOL KARIM |
| Age | : | 01-01-1985 (32 years) |
| Education, till to date | : | Class 04 |
| Marital status | : | Married |
| Children | : | 02 Sons And 01 Daughter |
| No. of siblings: | : | 02 Brothers 01 Sisters |
| Address | : | Vill: Sarasiya ; P.O: Baluwa Chawmohoni ; P.S: Feni Sadar ; Dist: Feni |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> |
| (ii) Mother's name | : | BIBI HAZERA |
| (iii) Father's name | : | GOLALER RAHMAN |
| (iv) GB member's info | : | Branch: Kalidaho, Feni Centre # 19 (male), Member ID: 4522, Group No: 08 Member since: 1988-2003 (15 Years) First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 25,000/- Outstanding loan: Nill |
| (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 | : | 03 years experience in running business. 3 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01838-169724 |
| Family's Contact No. | : | 01824-407762 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI HAZERA joined Grameen Bank since **15** years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---------------------------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name | : | MAYER DOWA FAHMINA FURNITURE |
| Location | : | Kolgor, Feni |
| Total Investment in BDT | : | BDT 400,000/- |
| Financing | : | Self BDT 340,000/- (from existing business) 85% Required Investment BDT 60,000/- (as equity) 15% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 24 ft x 15 ft= 360 square ft |
| Security | : | |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Akashi Wood, Gamary, Mehguni, Furniture etc▪Average 35% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni, Baroyar Hatt .▪Agreed grace period is 3 months. |

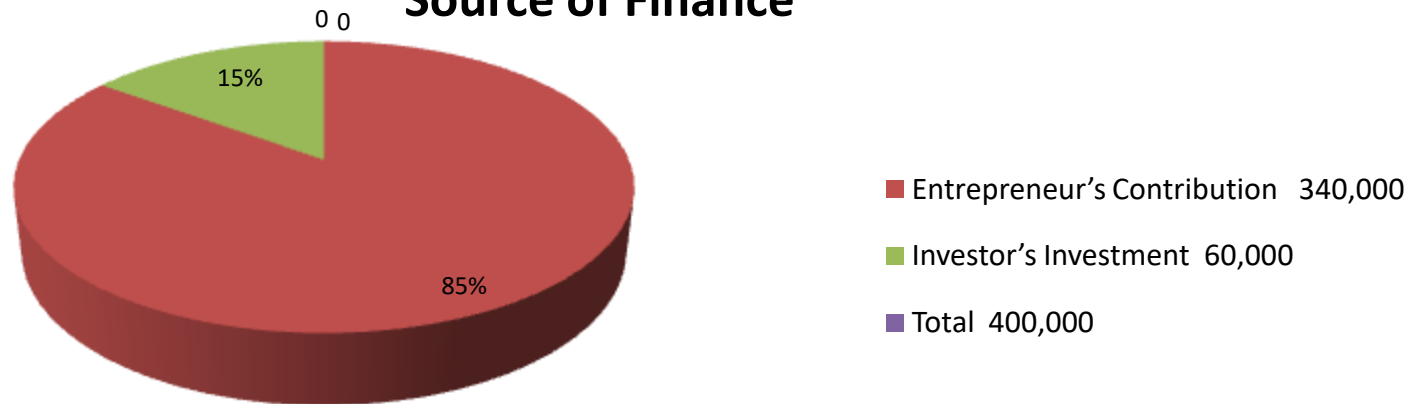
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---------------------------------------------|-------|---------------|----------------|
| Revenue(Sales) | | | |
| Akashi Wood, Gamary, Mehguni, Furniture etc | | 150,000 | 1,800,000 |
| Total Sales (A) | | 150,000 | 1,800,000 |
| Less Variable Expense | | | |
| Akashi Wood, Gamary, Mehguni, Furniture etc | | 97,500 | 1,170,000 |
| Total variable Expense (B) | | 97,500 | 1,170,000 |
| Contribution Margin (CM) [C=(A-B)] | | 52,500 | 630,000 |
| Less Variable Expense | | | |
| Rent | | 1,500 | 18,000 |
| Electricity bill | | 400 | 4,800 |
| Transportation | | 5,000 | 60,000 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 33,000 | 396,000 |
| Entertainment | | 500 | 6,000 |
| Mobile bill | | 300 | 3,600 |
| Total fixed cost (D) | | 45,700 | 548,400 |
| Net Profit (E)= [C-D] | | 6,800 | 81,600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|-----------|--------------|----------------|-----------|-------------|---------------|----------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Segun | 10 | 3800 | 38,000 | 5 | 3800 | 19000 | 57,000 |
| Akashi | 50 | 900 | 45,000 | 10 | 900 | 9,000 | 54,000 |
| Mehguni | 10 | 700 | 7,000 | 45 | 700 | 32,000 | 39,000 |
| Gamari | 5 | 950 | 4,750 | 0 | 0 | 0 | 4,750 |
| Khatt | 7 | 25000 | 175,000 | 0 | 0 | 0 | 175,000 |
| Almira | 1 | 22000 | 22,000 | 0 | 0 | 0 | 22,000 |
| Shocase | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Others | 0 | 0 | 3,250 | 0 | 0 | 0 | 44,250 |
| Security | 1 | 0 | 25,000 | 0 | 0 | 0 | 25,000 |
| Total | 85 | 73350 | 340,000 | 60 | 5400 | 60,000 | 400,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year 1 | Year 2 | Year 3 |
|-------------------------------------------|-------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Akashi Wood, Gamary, Koroi, Furniture etc | | 170,000 | 2040000 | 2142000 | 2249100 |
| Total Sales (A) | | 170,000 | 2040000 | 2142000 | 2249100 |
| Less Variable Expense | | | | | |
| Akashi Wood, Gamary, Koroi, Furniture etc | | 110,500 | 1326000 | 1392300 | 1461915 |
| Total variable Expense (B) | | 110,500 | 1326000 | 1392300 | 1461915 |
| Contribution Margin (CM) [C=(A-B) | | 59,500 | 714,000 | 749,700 | 787,185 |
| Less Variable Expense | | | | | |
| Rent | | 1,500 | 18,000 | 18,000 | 18,000 |
| Electricity bill | | 700 | 8,400 | 9,000 | 9,500 |
| Transportation | | 5,500 | 66,000 | 66,500 | 67,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (staff) | | 33,000 | 396,000 | 396,000 | 396,000 |
| Entertainment | | 500 | 6,000 | 6,000 | 6,000 |
| Mobile bill | | 400 | 4,800 | 5,000 | 5,300 |
| Total fixed cost (D) | | 46,600 | 559,200 | 560,500 | 561,800 |
| Net Profit (E)= [C-D] | | 12,900 | 154,800 | 189,200 | 225,385 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---------------------------------------------------|----------------|----------------|----------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 154,800 | 189,200 | 225,385 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 130,800 | 296,000 |
| | Total Cash Inflow | 214,800 | 320,000 | 521,385 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 130,800 | 296,000 | 497,385 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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