

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



Project identification and prepared by: Md Serazul Islam,
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|---|
| Name | : | Niamai Candra Das |
| Age | : | 01-06-1986 (31 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | 01 Dauther 0 Son |
| No. of siblings: | : | 03 Brothers 03 Sisters |
| Address | : | Vill: Beldoho ,P.O: Beldoho ,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 | : | Usha Rani Das |
| (iii) Father's name | : | Ram Krishno Das |
| (iv) GB member's info | : | Branch:Beldoho, Ghatail, Centre # 13 (male), Member ID: 3282 , Group No: 02 Member since: 18-03-1992 (23Years) First loan: BDT = 3000 Last Loan = 6000 |
| Further Information: | : | Outstanding loan:=2400 |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill | : | 07 years of business experience. |
| Own Business and Training Info | : | 07 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01724-453782 |
| Family's Contact No. | : | 01681-332673 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ram Krishno joined Grameen Bank since 23 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 ACHOL FURNITURE |
| Location | : | Brahmonshason Bazar,Ghatail.Tangail. |
| Total Investment in BDT | : | BDT 905,000/- |
| Financing | : | Self BDT 685,000/- (from existing business) 76 % Required Investment BDT 220,000/- (as equity) 24 % |
| Present salary/drawings from business (estimates) | : | BDT 8,000 |
| Proposed Salary | : | BDT 8,000 |
| Size of shop | : | 20 ft x 30 ft= 600 square ft |
| Security of the shop | : | BDT 100,000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Box Khat,Ware Drop,Dressing Table,Alna,Sofa Set,Wood,etc. ▪Average 0 % gain on sales. ▪The business is operating by entrepreneur. Existing One employee. ▪The shop is rented . ▪Collects goods from Pakutiya,Ghatail. ▪Agreed grace period is 3 months |

Existing Business

BDT (TK)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Box Khat, Ware Drop, Dressing Table, Alna, Sofa Set, Wood, etc. | 5,000 | 150,000 | 1,800,000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 5,000 | 150,000 | 1,800,000 |
| Less. Variable Expense | | | |
| Box Khat, Ware Drop, Dressing Table, Alna, Sofa Set, Wood, etc. | 4,000 | 120,000 | 1,440,000 |
| Total variable Expense (B) | 4,000 | 120,000 | 1,440,000 |
| Contribution Margin (CM) [C=(A-B)] | 1,000 | 30,000 | 360,000 |
| Less. Fixed Expense | | | |
| Rent | | 2,500 | 30,000 |
| Electricity Bill | | 400 | 4,800 |
| Transportation | | 2,000 | 24,000 |
| Salary (self) | | 8000 | 96,000 |
| Salary (staff) | | 5000 | 60,000 |
| Entertainment | | 300 | 3,600 |
| Graud Bill | | 200 | 2,400 |
| Generator Bill | | 0 | 0 |
| Mobile Bill | | 300 | 3,600 |
| Total fixed Cost (D) | | 18,700 | 224,400 |
| Net Profit (E) [C-D] | | 11,300 | 135,600 |

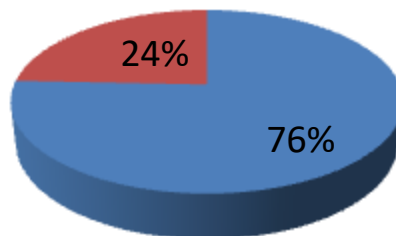
| Investment Breakdown | | | | | | | | |
|----------------------|----------|-------|----------------|---------------|----------|-------|----------------|----------------|
| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| Box Khat | 3 | 30000 | 90000 | | | | 0 | 90,000 |
| Ware Drop | 3 | 25000 | 75000 | | | | 0 | 75,000 |
| Dressing Table | 2 | 12000 | 24000 | | | | 0 | 24,000 |
| Alna | 2 | 2200 | 4400 | | | | 0 | 4,400 |
| Jackfruit Wod | 70 | 2500 | 175000 | Jackfruit Wod | 40 | 2500 | 100,000 | 275,000 |
| Sky Moni Wood | 50 | 1200 | 60000 | Sky Moni Wood | 100 | 1000 | 100,000 | 160,000 |
| Sofa Set | 3 | 40000 | 120000 | | | | 0 | 120,000 |
| | | | 0 | | | | 0 | 0 |
| | | | 0 | | | | 0 | 0 |
| Others | 1 | 1600 | 1600 | | | | 0 | 1,600 |
| Security of Shop | | | 100000 | | | | | 100,000 |
| Machinaries | | | 35000 | Others | | | 20,000 | 55,000 |
| Total | | | 685,000 | | | | 220,000 | 905,000 |

Source of Finance

■ Entrepreneur's contribution 685000

■ Investor's Investment 220000

■ Total 905000



| Financial Projection | | | | | |
|---|--------------|----------------|------------------|----------------------|-----------------------|
| BDT (TK) | | | | | |
| Particular | Daily | Monthly | 1st Year | 2nd Year(+5%) | 3rd year (+5%) |
| Revenue (sales) | | | | | |
| Box Khat,Ware Drop,Dressing Table,Alna,Sofa Set,Wood,etc. | 6,000 | 180,000 | 2,160,000 | 2,268,000 | 2,381,400 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales (A) | 6,000 | 180,000 | 2,160,000 | 2,268,000 | 2,381,400 |
| Less. Variable Expense | | | | | |
| Box Khat,Ware Drop,Dressing Table,Alna,Sofa Set,Wood,etc. | 4,800 | 144,000 | 1,728,000 | 1,814,400 | 1,905,120 |
| Total variable Expense (B) | 4,800 | 144,000 | 1,728,000 | 1,814,400 | 1,905,120 |
| Contribution Margin (CM) [C=(A-B)] | 1,200 | 36,000 | 432,000 | 453,600 | 476,280 |
| Less. Fixed Expense | | | | | |
| Rent | | 2,500 | 30,000 | 30,000 | 30,000 |
| Electricity Bill | | 440 | 5,280 | 5,544 | 5,821 |
| Transportation | | 2,200 | 26,400 | 27,720 | 29,106 |
| Salary (self) | | 8,000 | 96,000 | 96,000 | 96,000 |
| Salary (staff) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | 330 | 3,960 | 4,158 | 4,366 |
| Graud Bill | | 220 | 2,640 | 2,772 | 2,911 |
| Generator Bill | | 0 | 0 | 0 | 0 |
| Mobile Bill | | 315 | 3,780 | 3,969 | 4,167 |
| Non Cash Item | | | | | |
| Depreciation | | 583 | 7,000 | 7,000 | 7,000 |
| Total Fixed Cost | | 19,588 | 235,060 | 237,163 | 239,371 |
| Net Profit (E) [C-D] | | 16,412 | 196,940 | 216,437 | 236,909 |
| Investment Payback | | | 88,000 | 88,000 | 88,000 |

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 | 220,000 | | |
| 1.2 | Net Profit | 196,940 | 216,437 | 236,909 |
| 1.3 | Depreciation (Non cash item) | 7,000 | 7,000 | 7,000 |
| 1.4 | Opening Balance of Cash Surplus | | 115,940 | 251,377 |
| | Total Cash Inflow | 423,940 | 339,377 | 495,286 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 220,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 88,000 | 88,000 | 88,000 |
| | Total Cash Outflow | 308,000 | 88,000 | 88,000 |
| 3 | Net Cash Surplus | 115,940 | 251,377 | 407,286 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 Years
Own Business : 07 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

মায়ের আঁচল ফার্ণিচার মার্চ

শ্রোঃ নিমাই চন্দ্র দাস

এখানে সকল প্রকার কাঠের ফার্ণিচার
তৈরী ও বিক্রয় করা হয়।

ব্রাহ্মনশাসন বাজার, ঘাটাইল, টাঙ্গাইল। মোবাঃ ০১৭২৪-৪৫৩৭৮২

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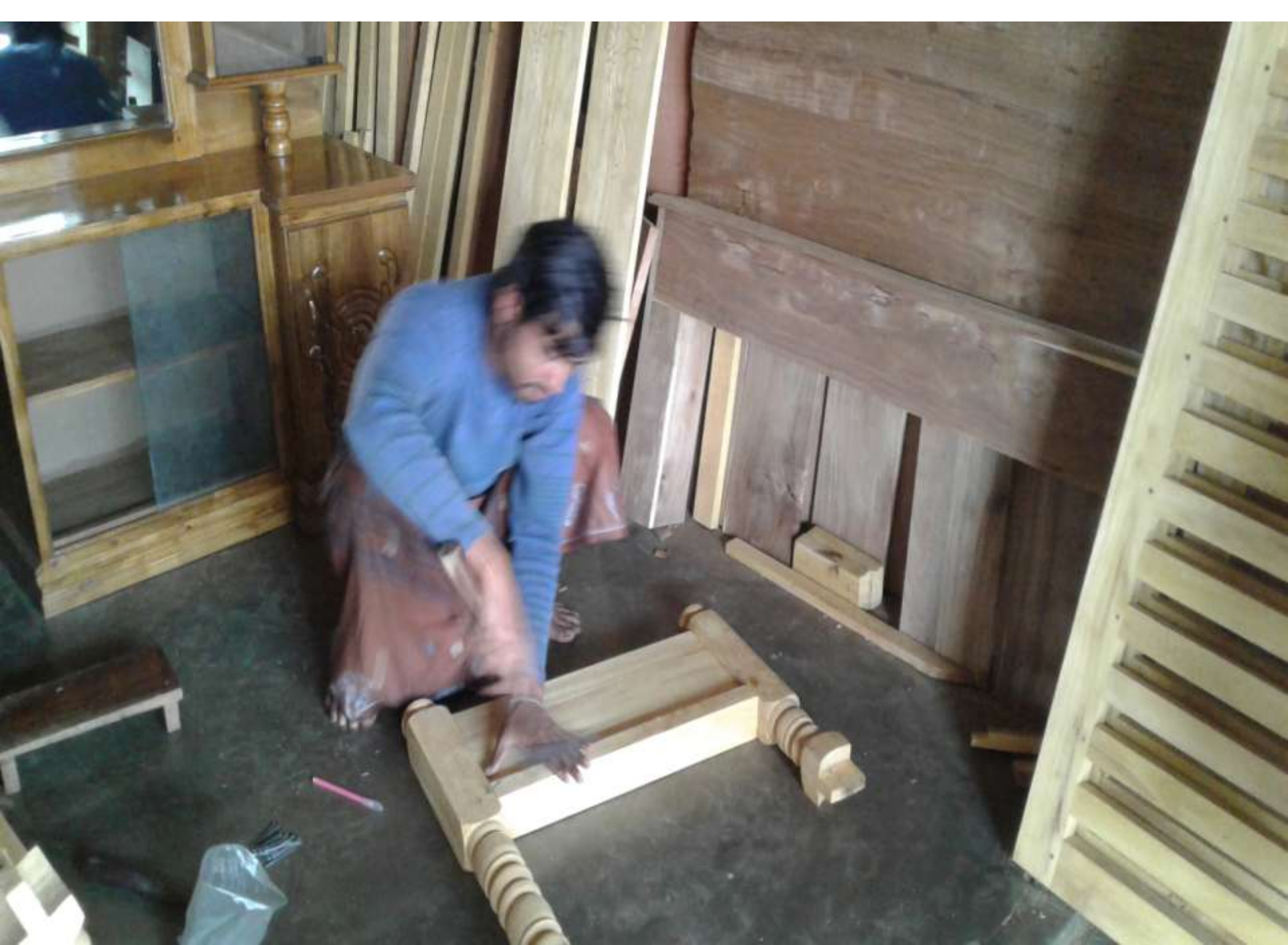
Small poster or notice on the left wall.

Notice or poster on the right wall.

Notice or poster on the right wall.

বাজার
নির্মা
সকল একা
কেন্দ্রী ও বিজ

Stack of blue and red boxes on the right side.



GP14 Jumbo

← वापस →

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सिवालय

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श्री. लाल शर्मा
बाल शक्ति मन्त्री

श्री. लाल शर्मा
बाल शक्ति मन्त्री

FAMILY PICTURE