

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



Project identification and prepared by: Md. Raju Ahmed,  
Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



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

Name	:	<b>MADHU DAS</b>
Age	:	22-04-1988(28 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brother 3 Sisters
Address	:	Vill: Borobraha chakuripara, P.O: Braha, P.S: Nobabgonj, Dist: Dhaka
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>RINA RANI</b>
(iii) Father's name	:	<b>MADHOB CHANDRA DAS</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 27(Female), Member ID: 2965/2, Group No: 06 Member since: 01-01-1990(15Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 80000, Outstanding loan: NIL
(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	:	14 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.	:	01944-126705
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RINA RANI** joined Grameen Bank since 15 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 DOA FURNITURE</b>
Location	:	Braha chakuripara bazar, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 400,000/-(from existing business) 83% Required Investment BDT 80,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15ft= 300square 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; furniture item etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Nobabgonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

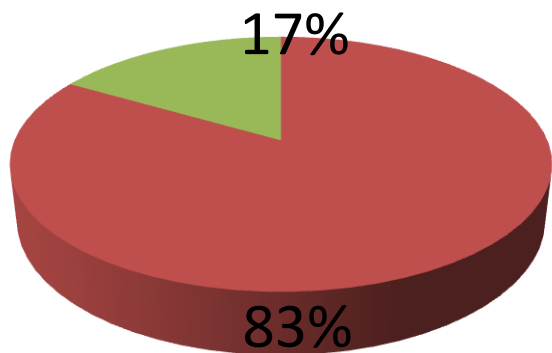
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Furniture Item	130,000	1,560,000
<b>Total Sales (A)</b>	<b>130,000</b>	<b>1,560,000</b>
<b>Less. Variable Expense</b>		
Furniture Item	91,000	1,092,000
<b>Total variable Expense (B)</b>	<b>91,000</b>	<b>1,092,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>39,000</b>	<b>468,000</b>
<b>Less. Fixed Expense</b>		
Rent	1,800	21,600
Electricity Bill	500	6,000
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	2,000	24,000
salary (staff)	20,000	240,000
Entertainment	300	3,600
<b>Total fixed Cost (D)</b>	<b>30,000</b>	<b>360,000</b>
<b>Net Profit (E) [C-D]</b>	<b>9,000</b>	<b>108,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cot	4	30000	120,000	0	0	0	120,000
Showcase	1	30000	30,000	0	0	0	30,000
Weardrobe	2	15000	30,000	0	0	0	30,000
Shegun Wood	35	4000	140,000	20	4000	80,000	220,000
Gamari	10	3000	30,000	0	0	0	30,000
Gorjon	10	3000	30,000	0	0	0	30,000
Dressing Table	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>63</b>		<b>400,000</b>	<b>20</b>		<b>80,000</b>	<b>480,000</b>

## Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 80,000
- Total 480,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Furniture Item	150,000	1,800,000	1,890,000
<b>Total Sales (A)</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>
<b>Less. Variable Expense</b>			
Furniture Item	105,000	1,260,000	1,323,000
<b>Total variable Expense (B)</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>
<b>Less. Fixed Expense</b>			
Rent	1,800	21,600	21,600
Electricity Bill	500	6,000	7,000
Mobile Bill	500	6,000	7,000
Salary (self)	5,000	60,000	60,000
Transportation	3,000	36,000	38,000
salary (staff)	20,000	240,000	240,000
Entertainment	300	3,600	3,600
<b>Total Fixed Cost</b>	<b>31,100</b>	<b>373,200</b>	<b>377,200</b>
<b>Net Profit (E) [C-D]</b>	<b>13,900</b>	<b>166,800</b>	<b>189,800</b>
<b>Investment Payback</b>		<b>48,000</b>	<b>48,000</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	80,000	
1.2	Net Profit	166,800	189,800
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		118,800
	<b>Total Cash Inflow</b>	<b>246,800</b>	<b>308,600</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>118,800</b>	<b>260,600</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 14 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




































আমি মধু দাস ১৯৭৯ সালে মধু দাস বিলাসাবাদী দাস  
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 মধু দাস


মধু দাস -  
 ০.৬/৭৭ নী  
 মধু দাস - ৪/৮  
 ২. মধু দাস - ৪/৮  
 ৩. মধু দাস - ৪/৮

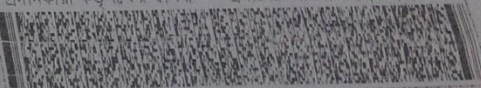
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মধু দাস  
 Name: Madhu Das  
 পিতা: মাধব চন্দ্র দাস  
 মাতা: রিনা রানী  
 Date of Birth: 22 Apr 1988  
 ID NO: 2610027579127

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য  
 কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জনা দেয়ার জন্য অনুরোধ করা হলো।  
 ঠিকানা: গ্রাম/রাস্তা: বড় বাহা চাকরী পাড়া, বাহা, ডাকঘর: বাহা - ১৩২০,  
 নওযাবগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  প্রদানের তারিখ: ২৮/০৭/২০০৮





# FAMILY PICTURE

