

M S MAYER ASHIRBAD FURNITURE MART



Project identification by: Abul Khayer, Unit Manager, Dhigor, Kalilhati

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ANANDA CHANDRA ARJA
Age	:	01-01-1984 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son & 1 Daughter
No. of siblings:	:	3 Brothers
Present Address		Vill: Vanikatra P.O: Ghatail P.S: Ghatail 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	:	SHANKOREE RANEE
(iii) Father's name	:	MONI CHANDRA ARJA
(iv) GB member's info	:	Branch: Chonkhola Ghatail Centre # 62 (Female), Member ID: 4232, Group No: 05 Member since: 09-12-1987 (27 Years) First loan: 2,000 taka.
Further Information:		Existing loan: BDT 1,00,000 Outstanding loan: BDT 71, 400
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Sixteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Hotel Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-701799
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shonkoree Ranee is a member of Grameen Bank since 27 years. At first she took 2,000 taka loan from Grameen Bank. Shonkoree Ranee gradually took loan from GB. Utilize loan in agriculture and her husband hotel business.

Proposed Nobin Udyokta Business Info

Business Name	:	M S MAYER ASHIRBAD FURNITURE MART
Location	:	Jharka Bazar
Total Investment in BDT	:	4,20,000 taka
Financing	:	Self BDT 2,20,000 (from existing business) 52% Required Investment BDT 2,00,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Wood furniture like; Bedstead, Almirah, Showcase, Sofa, Dining Table, Dressing Table, Chair, Table, Wear drop etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing four artisans.▪After getting equity fund one artisans will be appointed.▪The shop is rented.▪Collects wood from Modhupur, Makrai.▪Agreed grace period is 4 months.

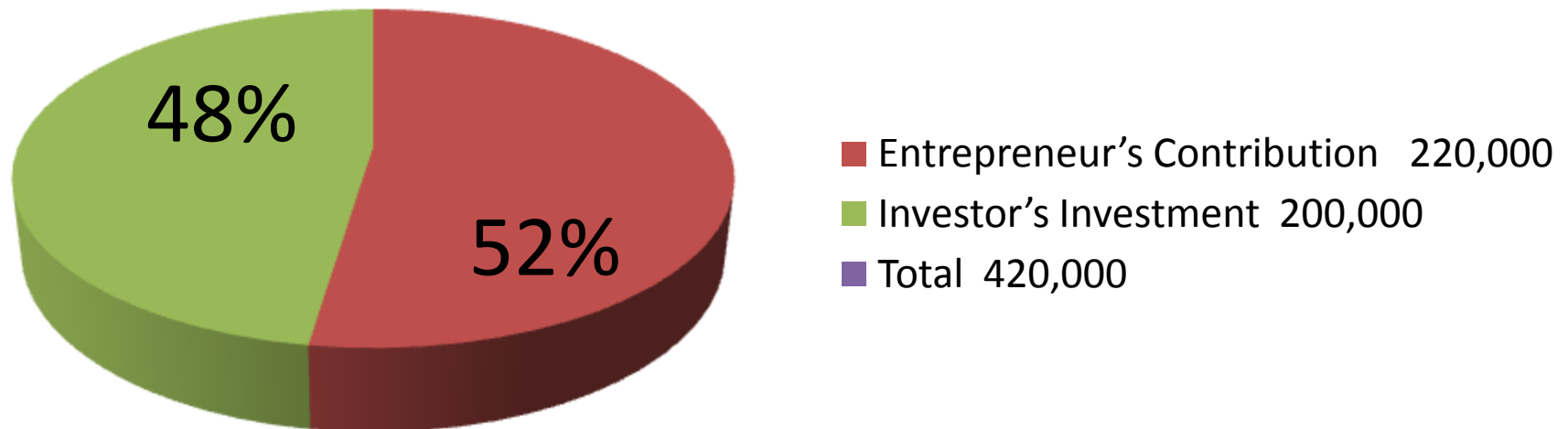
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bed-stead, Almirah, Chair, Table, Showcase, Wear drop, Dressing table, Dining table	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
Bed-stead, Almirah, Chair, Table, Showcase, Eardrop, Dressing table, Dining table	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		300	3,600
Transportation		2,000	24,000
Mobile bill		500	6,000
Entertainment		1,000	12,000
Salary (staff)		21,000	252,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		35,300	423,600
Net Profit (E) [C-D]		9,700	116,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa, Dining Table, Bed-stead, Wear drop, Almirah, Chair, Dressing table	1,40,000	-	1,40,000
Wood	50,000	1,80,000	2,30,000
Color	10,000	20,000	30,000
Security	20,000	-	20,000
Total	2,20,000	2,00,000	4,20,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Bed-stead, Almirah, Chair, Table, Showcase, Weardrop, Dressing table, Dining table	8,500	255,000	3,060,000	3,151,800	3,246,354
Total Sales (A)	8,500	255,000	3,060,000	3,151,800	3,246,354
Less. Variable Expense					
Bed-stead, Almirah, Chair, Table, Showcase, Weardrop, Dressing table, Dining table	6,375	191,250	2,295,000	2,363,850	2,434,766
Total variable Expense (B)	6,375	191,250	2,295,000	2,363,850	2,434,766
Contribution Margin (CM) [C=(A-B)]	2,125	63,750	765,000	787,950	811,589
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		350	4,200	4,500	4,700
Transportation		3,000	36,000	40,000	42,000
Mobile bill & SMS Monitoring		750	9,000	9,500	10,000
Entertainment		1,200	14,400	15,000	15,500
Salary (staff)		27,000	324,000	324,000	324,000
Salary (self)		9,000	108,000	108,000	108,000
Total Fixed Cost		43,800	525,600	531,000	534,200
Net Profit (E) [C-D]		19,950	239,400	256,950	277,389
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	239,400	256,950	277,389
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		159,400	336,350
	Total Cash Inflow	439,400	416,350	613,739
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	159,400	336,350	533,739

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 16 Years
Quality Furniture;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures















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FAMILY PICTURE

