

Proposed NU Business Name: **FOYEZ FURNITURE**

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Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	FOYEJER RAHMAN
Age	:	01-02-1991 (26 years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	01 Daughter 01 Son
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Gozaria P.O: Sosordi ; P.S: Feni Sadare ; 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	:	MAFIYA KHATUN
(iii) Father's name	:	ABDUR RAHMAN
(iv) GB member's info	:	Branch: Sosordi, Feni. Centre # 21 (Female), Member ID: 1093, Group No: 01 Member since: 02-08-2000 (17 Years) First loan: BDT 5,000/- Existing loan: BDT 50,000/- Outstanding loan: 24,500
Further Information:		
(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	:	10 years experience in running business. 10 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.	:	01827-604998
Family's Contact No.	:	01861-972590
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAFIYA KHATUN joined Grameen Bank since **17** years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	FOYEZ FURNITURE
Location	:	South Sosordi , Feni
Total Investment in BDT	:	BDT 114,500/-
Financing	:	Self BDT 64,500/- (from existing business) 56% Required Investment BDT 50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Wood, Khatt, Table etc▪Average 15% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 05 employee.▪Collects goods from Feni, Baroyar Hatt .▪Agreed grace period is 3 months.

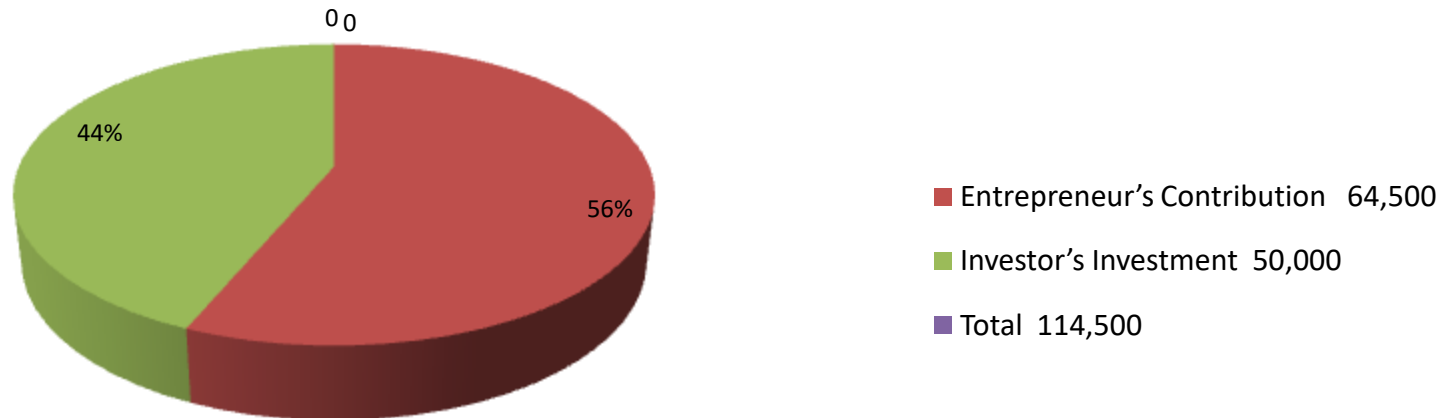
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Wood, Khatt, Table etc		80,000	960,000
Total Sales (A)		80,000	960,000
Less Variable Expense			
Wood, Khatt, Table etc		52,000	624,000
Total variable Expense (B)		52,000	624,000
Contribution Margin (CM) [C=(A-B)]		28,000	336,000
Less Variable Expense			
Rent		800	9,600
Electricity bill		200	2,400
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		21,600	259,200
Net Profit (E)= [C-D]		6,400	76,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Wood	25	1300	32,500	20	1000	20000	52,500
Tree	10	1300	13,000	2	15000	30,000	43,000
Meet Shafe	1	5000	5,000	0	0	0	5,000
Table	2	2000	4,000	0	0	0	4,000
Security	1	0	10,000	0	0	0	0
Total	39	9600	64,500	22	16000	50,000	114,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Wood, Khatt, Table etc		90,000	1080000	1134000	1190700
Total Sales (A)		90,000	1080000	1134000	1190700
Less Variable Expense					
Wood, Khatt, Table etc		58,500	702000	737100	773955
Total variable Expense (B)		58,500	702000	737100	773955
Contribution Margin (CM) [C=(A-B)]		31,500	378000	396900	416745
Less Variable Expense					
Rent		800	9,600	9,600	9,600
Electricity bill		500	6,000	6,300	6,500
Transportation		5,500	66,000	66,500	67,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		10,000	120,000	120,000	120,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		22,500	270,000	271,000	272,000
Net Profit (E)= [C-D]		9,000	108,000	125,900	144,745
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	108,000	125,900	144,745
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88,000	193,900
	Total Cash Inflow	158,000	213,900	338,645
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	88,000	193,900	318,645

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