

FOYEZ FURNITURE MART



Presented by
Foyez Ahmmad

NU Identified and PP Prepared by
Outtom Kumar Sarker (Ramgonj Unit)
Verified by- Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Foyez Ahmmad
Age	:	27 June 1989 (26 years)
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	Brother-07 Sister-02
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Moriam Begum
(iii) Father's name	:	Sarajul Hauque
(iv) GB member's info	:	Branch: Porcoat-Chatkhil Center-80/m, Group-04, Loanee no-8585, Member since-29-05-2005, First loan: Tk.- 5000/- Existing Loan: nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Furniture Business
Trade License no-	:	17
Business Experiences And Training info	:	10 Years (Local hand training)
Other Own/Family Sources of Income	:	Fathers (Business) & Elder Brother (Abroad)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info	:	01785652570
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005(10 years). At first she took 5000Tk From GB. NU's Father invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Foyez Furniture Mart
Address/ Location	:	Dosgoria Main Road, West Bazar, Chartkhil, Noakhali.
Total Investment in BDT	:	400000
Financing	:	Self BDT 200000 (From existing business) -50% Required Investment BDT 200000 (From GT) -50%
Present salary/drawings From business(estimates)	:	7000/-
Proposed Salary	:	7000/-
Proposed Business		
(i) % of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin	:	25%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Various types of Stock woods 80 CFT Rain tree (Barishal), Koroi, Gamari, Shil Koroi	60000	90000	150000
Various kinds of furniture for sale (almirah, wear drop ,khat, show case, sofa set, meet safe etc)	100000	-	100000
Various types of tools for production	20000		20000
Purchase various types of wood (175cft)		100000	100000
Electric Rhoda and Looter Machine , Burnish goods ,ply wood, New Tools etc	20000	10000	30000
Total Capital	200000	200000	400000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4800	144000	1728000
<i>Less: Cost of sales (B)</i>	3600	108000	1296000
Gross Profit (C) [C=(A-B)]	1200	36000	432000
<i>Less: Operating Costs</i>			
Shop Rent		-	-
Electricity bill		1100	13200
Generator bill		100	1200
Night Guard		300	3600
Mobile bill		300	3600
Present salary/Drawings- self		7000	84000
Employee Salary (3)		18500	222000
Others cost		400	4800
Non Cash Item:			
Depreciation Expenses 20000*10%		167	2004
<i>Total Operating Cost (D)</i>		27867	334404
Net Profit (C-D):		8133	97596

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5500	165000	1980000	6000	180000	2160000	6500	195000	2340000
Cost of sale	4125	123750	1485000	4500	135000	1620000	4875	146250	1755000
Gross Profit (C) [C=(A-B)]	1375	41250	495000	1500	45000	540000	1625	48750	585000
<i>Less: Operating Costs</i>									
Shop Rent		-	-		-	-		-	-
Electricity bill		1100	13200		1100	13200		1200	14400
Night Guard bill		300	3600		300	3600		300	3600
Generator bill		100	1200		100	1200		100	1200
Mobile Bill (SMS & Reporting inclusive)		300	3600		300	3600		300	3600
Proposed Salary- Self		7000	84000		7000	84000		7000	84000
Proposed Salary- Staff (3)		18500	222000		18500	222000		19500	234000
Others(fees, entertainment, trans.)		400	4800		400	4800		400	4800
Non Cash Item:									
Depreciation Expenses -10%		167	2004		167	2004		167	2004
<i>Total Operating Cost (D)</i>		27867	334404		27867	334404		28967	347604
(Net Profit C-D) :		13383	160596		13383	205596		19783	237396
Pay back		80000			80000			80000	
Retained Income:		80596			125596			157396	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	160596	205596	237396
1.3	Depreciation (Non cash item)	2004	2004	2004
1.4	Opening Balance of Cash Surplus		82600	210200
	Total Cash Inflow	362600	290200	449600
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	82600	210200	369600

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Increase in product price.

OPPORTUNITY

- ✓ Huge demand of various items.
- ✓ Expansion of business

THREATS

- ✓ Political Unrest.
- ✓ Other competition.















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ආර්. නම: Foyez Ahmadiad
 Name: Foyez Ahmadiad
 ආර්. කාලය: 2019
 Date of Birth: 27 Jun 1999

ID NO: 19897511066000012

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Presented at
14th Internal Design Lab
on July 30, 2015 at GT



For more information
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