

Proposed NU Business Name: **FOEZ ULLAH FURNITURE MART**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya, feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.DELOWAR HOSSAIN
Age	:	01/03/1990 (27Years)
Education, till to date	:	S S C
Marital status	:	UnMarried
Children	:	0 Dughter 0 Son
No. of siblings:	:	04 Brother 4 Sister
Address	:	Vill: East Debpur P.O: Amjad hat, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE: PEYARA BEGUM
(iii) Father's name	:	FOEJ AHANG
(iv) GB member's info	:	Branch: Mohamaya, Centre # 8/(Female), Member ID:2232, Group No: 05 Member since: 05-03-2000-2006 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01814-254473
Mother's Contact No.	:	01857-905571
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PEYARA BEGUM joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

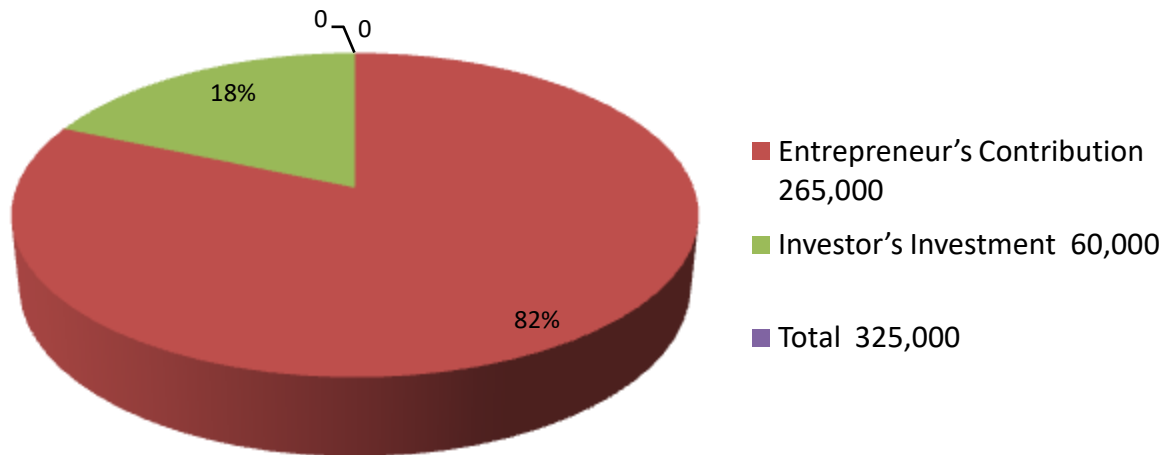
Business Name	:	FOEJ ULLAH FURNITUR MART
Location	:	Monur Hat Bazar , Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 3,25,000/-
Financing	:	Self BDT 2,65,000/- (From Existing Business) 82% Required Investment Bdt,60,000(as Equity) 18%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15Ft X 20ft. = 250 Square Ft
Security Of The Shop	:	70,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Sofa,Dyning Table,Dressing Table,Semi khat,wood belzeam And Others.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 2 Employee.▪He Is Doing His Business In Renting Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Sofa,Dyning Table,Dressing Table Others	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Sofa,Dyning Table,Dressing Table Others	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		15500	186000
Net Profit (E)= [C-D]		5500	66000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
sofa	30,000	30,000	60,000
dyning table	45,000	30,000	75,000
dressing table	40,000	0	40,000
semi khat	30,000	0	30,000
wood belzeam	30,000	0	30,000
others	20,000	0	20,000
security	70,000	0	70,000
	0	0	0
Total	265,000	60,000	325,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sofa,Dyning Table,Dressing Table Others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Sofa,Dyning Table,Dressing Table Others	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15500	182400	182980	183569
Net Profit (E)= [C-D]		8500	102000	107100	112455
Investment Pay Back			24,000	24,000	24,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	102,000	107100	112455
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78000	161100
	Total Cash Inflow	162,000	185,100	273,555
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	78,000	161,100	249,555

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









ফয়েজ উল্যাহ ফার্ণিচার মার্ট



এন্ড ভাই ভাই স' মিল

যাবতীয় ফার্ণিচার পাইকারী ও খুচরা বিক্রি করা হয়
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প্রোঃ রুমন কোম্পানী

মোবা : ০১৮১৭-৬১৮১০০, ০১৮১৪-২৫৪৪৭৩, ০১৮২৩-৫৮৪৮৩৮

মনুরহাট বাজার, ছাগলনাইয়া, ফেনী।

