

Proposed NU Business Name: IRAN AMBODARI & FULGOR



Project identification and prepared by :Sonjay Kumer Sarker
Fultola Unit,Khulna

Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:IRAN SHAIKH
Age	:	01-01-1992(25 Years)
Education, till to date	:	Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 Brother 04 Sisters
Address	:	Vill: Poygram P.O:Fultola P.S: Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHEDA BEGUM
(iii) Father's name	:	GOLAM MOSTOFA SHEIK
(iv) GB member's info	:	Branch: Fultola , Centre # 28(Female), Member ID: 3222/1, Group No: 04 Member since: 21-03-2008 raning (10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	No
(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	:	04 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.	:	01937-290921
Family's Contact No.	:	01815-534741
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHEDA BEGUM Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	IRAN AMBODARI & FULGOR
Location	:	Fultola Bazar
Total Investment in BDT	:	BD : 2,70,000
Financing	:	Self BDT 2,00,000(from existing business) 74% Required Investment BDT 70,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25t x 10ft= 250 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes;Lez,Botam,Suta,Cloth Redimet etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. After getting equity fund no employee will be appointed ▪The Shop is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

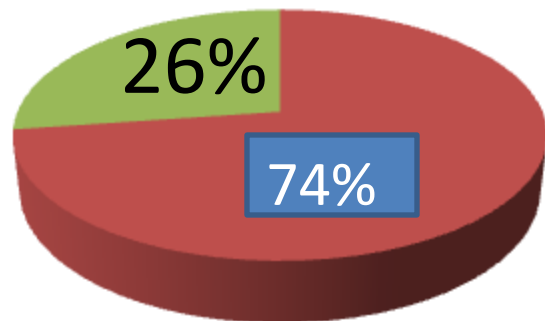
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Lez,Botam,Suta,Cloth Redimet etc.	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Lez,Botam,Suta,Cloth Redimet etc.	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Mobile Bill		200	2,400
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		13,000	156,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Lez	110	800	88000	Lez	0	0	30000	118,000
Botom	200	19	3800	Botom	0	0	20000	23,800
Suta	300	80	24000	Cloth Redimet Dijain	0	0	10000	34,000
Cloth Redimet Dijain	150	100	15000	ClothJikjik Tar	0	0	10000	25,000
ClothJikjik Tar	50	20	1000		0	0	0	1,000
Others	0	0	8200		0	0	0	8,200
Secerity	0	0	60000				0	60,000
							0	0
			0		0	0	0	0
			0					
								0
Total			200,000				70,000	270,000

Source of Finance



Entrepreneur Investment:
200,000
Investor Investment:70,000
Total Investment:2,70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Lez,Botam,Suta,Cloth Redimet etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Lez,Botam,Suta,Cloth Redimet etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		800	9,600	10,080	10,584
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		500	6,000	6,300	6,615
Mobile Bill		400	4,800	4,800	4,800
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,700	104,400	105,780	272,220
Net Profit (E) [C-D)		21,300	255,600	272,220	124,680
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	255,600	272,220	124,680
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		227,600	471,820
	Total Cash Inflow	325,600	499,820	596,500
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	227,600	471,820	568,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 04 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

ইরান

এমব্রোডারী এন্ড ফুল ঘর

শ্রোঃ- মোঃ ইরান শেখ

এখানে বোরকা, ফতুয়া, শাডু, শাড়ী সহ সকল প্রকার
কালডে এমব্রোডারী করা হয় এবং সকল প্রকার কালডে ছাপ দেওয়া
যাবতীয় পোচ এবং দাগি সজ্জা বিক্রয় করা হয়।

সরদার মার্কেট, ফুলতলা বাজার, খুলনা। মোবঃ ০১৯৩৭-২৯০৯২১, ০১৭৪১-৫৪৪৫৩৮

ইরান

এমব্রোডারী এন্ড ফুল ঘর

















FAMILY PICTURE

