

Proposed NU Business Name: IFTY BORKHA BAZAR



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IBRAHIM
Age	:	12-10-1983 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Foteh Pur ; P.O: Sosordi ; P.S: Feni Sadar ; 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	:	NOOR JAHAN BEGUM
(iii) Father's name	:	MD. JOYNAL ABDIN
(iv) GB member's info	:	Branch: Sosordi, Feni, Centre # 47 (Female), Member ID: 4774/1 , Group No: 03 Member since: 12-10-2001 to 10-04-2007 (06 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: NIL
(v) Who pays GB loan installment	:	NA
(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	:	16 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-167019
Family's Contact No.	:	01836-207242
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NOOR JAHAN BEGUM joined Grameen Bank since 06 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	:	IFTY BORKHA BAZAR
Location	:	Sosordi Bazar, Feni
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 140,000/- (from existing business) 67% Required Investment BDT 70,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Borkha, long cloth, Than, Borkha pieces etc.▪Average 30% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni, Dhaka.▪Agreed grace period is 3 months.

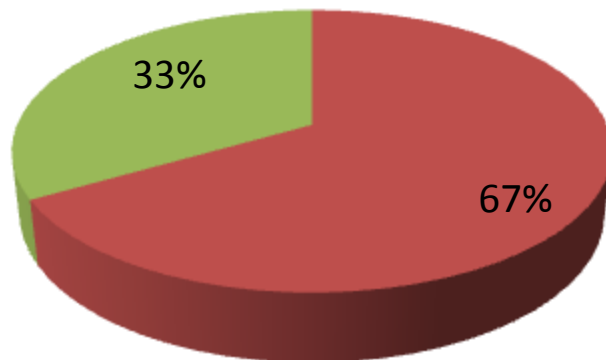
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant piece, shirt peiece, long cloth etc.	3,500	105000	1260000
Total Sales (A)	3,500	105000	1260000
Less Variable Expense			
Pant piece, shirt peiece, long cloth etc.	2,450	73500	882000
Total variable Expense (B)	2,450	73500	882000
Contribution Margin (CM) [C=(A-B)	1,050	31500	378000
Less Variable Expense			
Rent		1200	14400
Electricity bill		600	7200
Transportation		1000	12000
Salary (self)		5000	60000
Salary (Staff)		12000	144000
Entertainment		300	3600
Guard		300	3600
Generator		80	960
Mobile bill		300	3600
Total fixed cost (D)		20,780	249360
Net Profit (E)= [C-D]		10,720	128640

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sewing machine	3	750	22,500	0	0	0	22,500
Borkha	30	1000	30,000	30	1000	30,000	60,000
Borkha piece	40	800	32,000	37	800	30,000	62,000
Yearn , Sesser	0	0	5,500	0	0	0	5,500
Dopatta, scarf	0	0	10,000	0	0	10,000	20,000
Security	1	40,000	40,000	0	0	0	40,000
Total	0	0	140,000	0	0	70,000	210,000

Source of Finance



■ Entrepreneur's Contribution 140,000

■ Investor's Investment 70,000

■ Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
	4,500	135,000	1,620,000	1,701,000	1,786,050
Pant piece, shirt piece, long cloth etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)					
Less Variable Expense	3,150	94,500	1,134,000	1,190,700	1,250,235
Pant piece, shirt piece, long cloth etc.	3,150	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	1,350	40,500	486,000	510,300	535,815
Contribution Margin (CM) [C=(A-B)					
Less Variable Expense		1,200	14,400	14,400	14,400
Rent		1,000	12,000	12,300	12,800
Electricity bill		1,300	15,600	16,000	16,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		12,000	144,000	144,000	144,000
Entertainment		300	3,600	3,600	3,600
Guard		800	9,600	9,600	9,600
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		22,300	267,600	268,500	269,800
Net Profit (E)= [C-D]		18,200	218,400	241,800	266,015
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	218,400	241,800	266,015
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		190,400	404,200
	Total Cash Inflow	288,400	432,200	670,215
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
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	190,400	404,200	642,215

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 11 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











ইফতি বোরকা বাজার

লেডিস
এন্ড
জেন্টস



মোঃ-মোঃ ইব্রাহীম
০১৮-৩০১৬৭০১৯
বিসমিল্লাহ মার্কেট,
মেইন রোড,
শর্শদী বাজার, ফেনী।



ইফতি বোরকা বাজার



FAMILY PICTURE

