### **Proposed NU Business: NIL BORNO**



Project identification and prepared by: Md. Abu Bakkar Siddik Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief L	Brief Bio of The Proposed Nobin Udyokta								
Name	:	MD.ISHTIAQ SIDDIKI (ABIR)							
Age	:	05-02-1995(21 Years)							
Education, till to date	:	Diploma(Textile)							
Marital status	:	Unmarried							
Children	:	Nil							
No. of siblings:	:	2 Brothers 1 Sister							
Address	:	93,Anol,P.O: Dakshinkhan,P.S: Dakshinkhan,Dist: Dhaka							
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  JOSNA AKTAR  IQBAL SIDDIKI  Branch: Uttarkhan, Centre # 61(Female),  Member ID: 8851, Group No: 09  Member since: 21-09-2008 (6Years)  First loan: 10,000 taka.							
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan:5,30,000 taka Outstanding loan: 1,30,000  Father  No  No  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	:	Three years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Jewelers Shop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-681996
Family's Contact No.	:	01911-645114
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd.Dakshinkhan Unit,Dhaka

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Josna Aktar joined Grameen Bank since 6 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilized loan in House development and business.

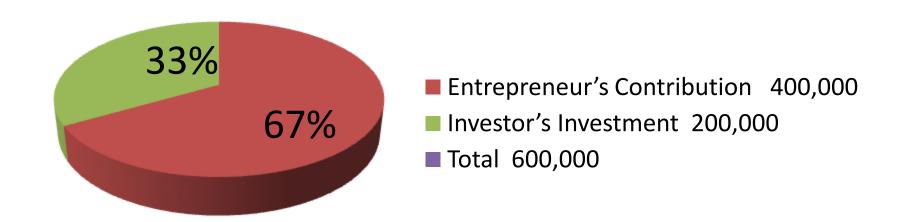
Proposed Nobin Udyokta Business Info									
Business Name	:	NIL BORNO							
Location	:	Rajuk Commercial Complex, Uttara, Dhaka-1230							
Total Investment in BDT	:	BDT 6,00,000							
Financing	:	Self BDT 4,00,000(from existing business) 67% Required Investment BDT 2,00,000 (as equity) 33%							
Present salary/drawings : BDT 5,000 from business (estimates)									
Proposed Salary	:	BDT 5,000							
Size of shop	:	17 ft x 11 ft= 187 square ft							
Security of the shop	:	BDT 3,00,000							
Implementation	•	<ul> <li>The business is planned to be scaled up by investment in existing cloths like; Jeans pant, Shirt, Polo t-shirt, T -shirt, Trouser, Under wear, Three quarter, Kid's Shirt etc</li> <li>Average 25% gain on sales.</li> <li>The business is operating by entrepreneur. Existing one employee.</li> <li>After getting equity fund one employee will be appointed.</li> <li>The shop is rented</li> <li>Collects cloths from Different buying house and Bangabajar</li> <li>Agreed grace period is 4 months.</li> </ul>							

<b>Existing Business</b>	(BDT)
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Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Cloths	3,750	112,500	1,350,000
Total variable Expense (B)	3,750	112,500	1,350,000
Contribution Margin (CM) [C=(A-B)	1,250	37,500	450,000
Less. Fixed Expense			
Rent		10,500	126,000
Electricity bill		1,500	18,000
Mobile Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Entertainment		300	3,600
Total fixed Cost (D)		25,100	301,200
Net Profit (E) [C-D)		12,400	148,800

Investment Breakdown										
Particulars	Existing	Proposed	Proposed Total							
Jeans Pant (170 x 500)	85,000	40,000	1,25,000							
Gabardine (180 x 400)	72,000	50,000	1,22,000							
Shirt (400 x 425)	1,70,000	60,000	2,30,000							
Polo T-Shirt (220 x 170)	37,400	20,000	57,400							
Trouser, Under wear, Three-quarter pant, Kids shirt, T-shirt	35,600	30,000	65,600							
Total	4,00,000	2,00,000	6,00,000							

#### **Source of Finance**



Financial Projection (BDT)											
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year						
Revenue (sales)											
Cloths	7,000	210,000	2,520,000	2,646,000	2,778,300						
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300						
Less. Variable Expense											
Cloths	5,250	157,500	1,890,000	1,984,500	2,083,725						
Total variable Expense (B)	5,250	157,500	1,890,000	1,984,500	2,083,725						
Contribution Margin (CM) [C=(A-B)	1,750	52,500	630,000	661,500	694,575						
Less. Fixed Expense											
Rent		10,500	126,000	126,000	126,000						
Electricity bill		1,500	18,000	19,000	2,000						
Mobile Bill		400	4,800	5,500	6,000						
Transportation		2,500	30,000	32,000	34,000						
Salary (self)		5,000	60,000	60,000	60,000						
Salary (staff)		12,000	144,000	144,000	144,000						
Entertainment		400	4,800	5,500	6,000						
Total Fixed Cost		32,300	387,600	392,000	378,000						
Net Profit (E) [C-D)		20,200	242,400	269,500	316,575						
Investment Payback			80,000	80,000	80,000						

# Cash flow projection on business plan (rec. & Pay)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	242,400	269,500	316,575
1.3	Depreciation (Non cash item)		1	-
1.4	Opening Balance of Cash Surplus		162,400	351,900
	Total Cash Inflow	442,400	431,900	668,475
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership			
2.3	Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	162,400	351,900	588,475

## **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 03 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft

Fire

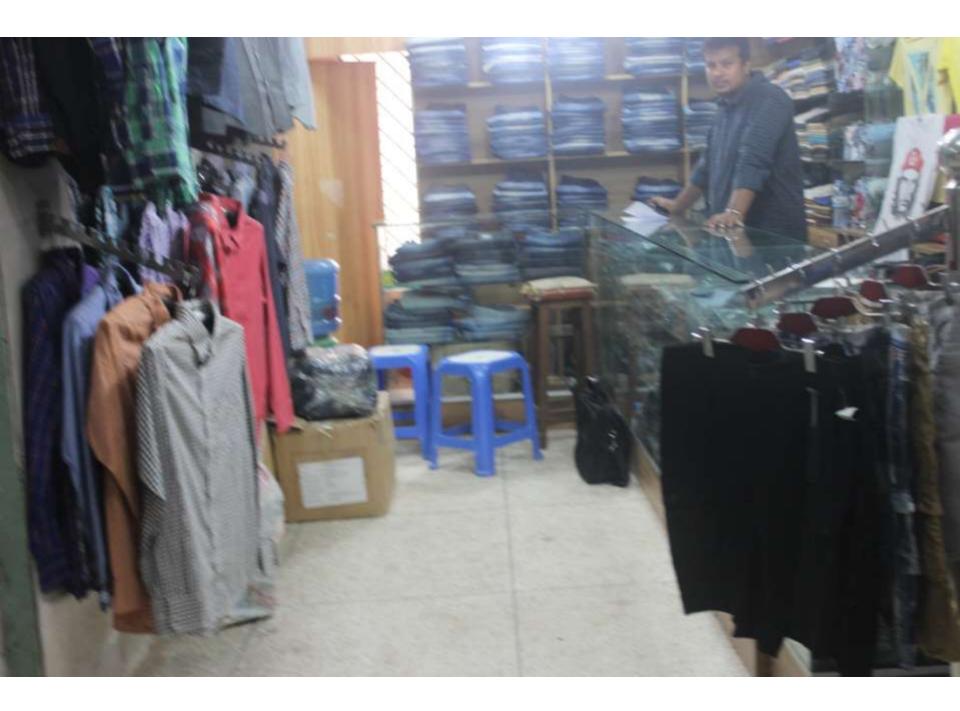
Political unrest

# Pictures



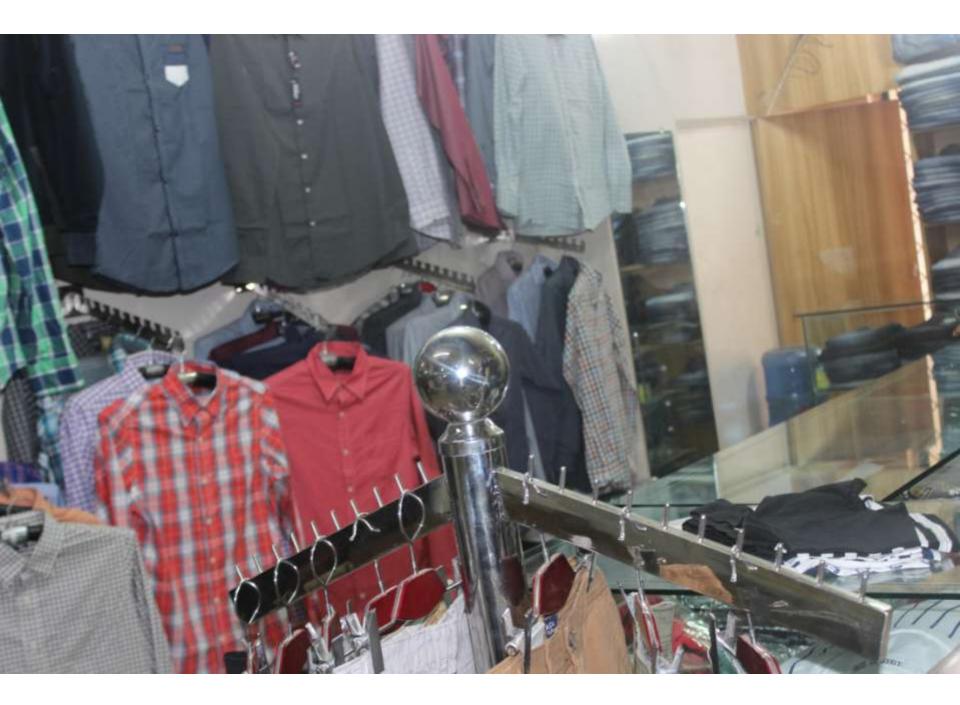




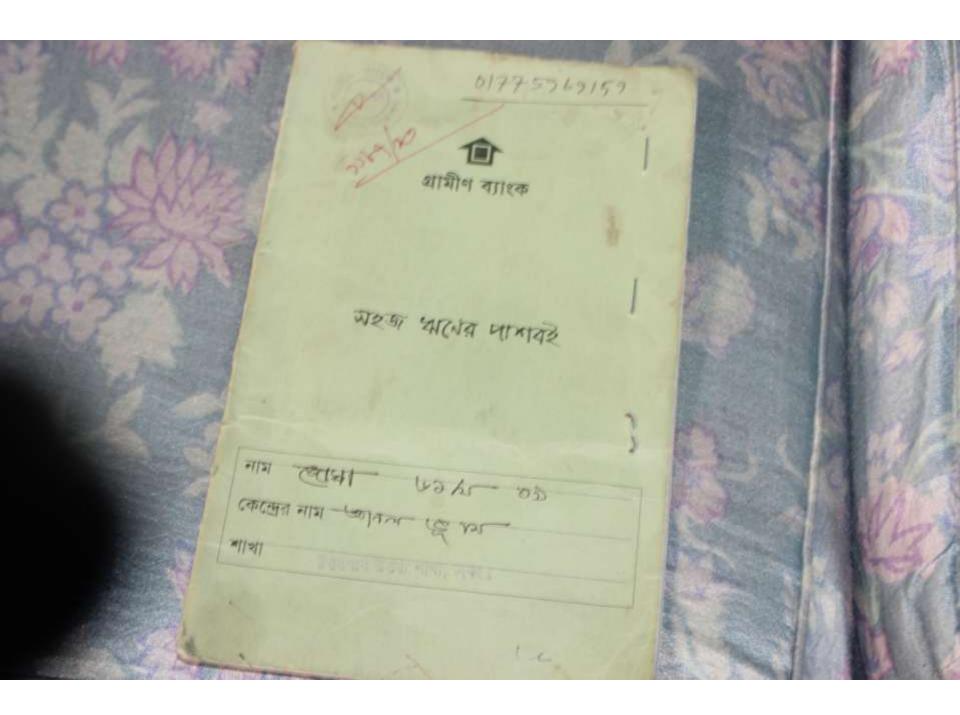


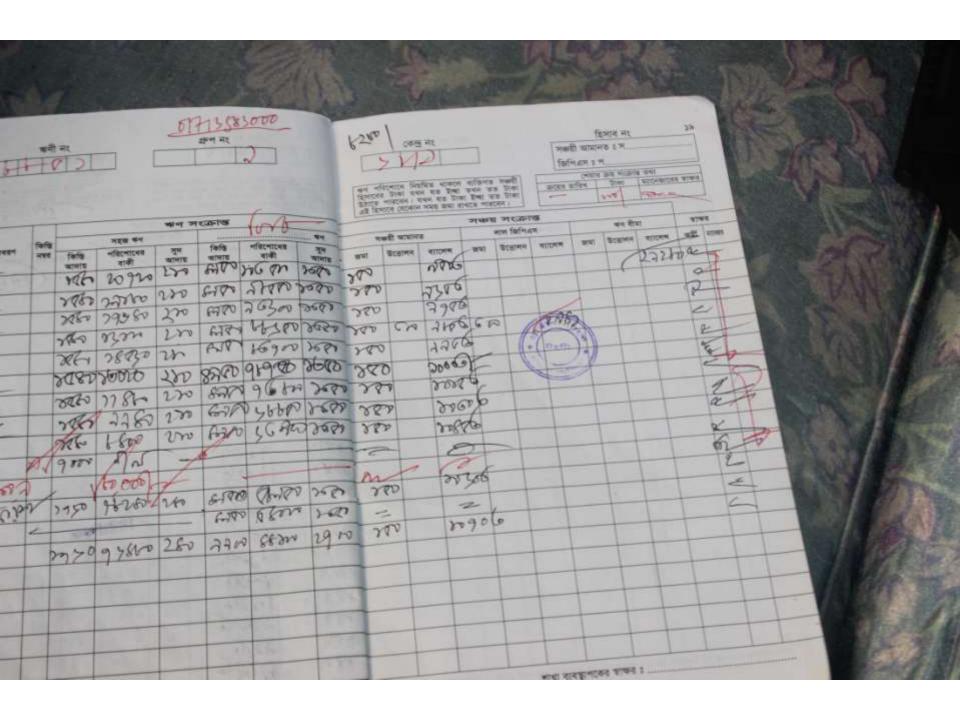
















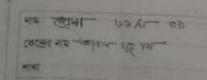
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# **FAMILY PICTURE**

