

## Proposed NU Business Name: **NILL BORNO**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>Md Istiyak Siddiki Abir</b>
Age	:	05-02-1995 ( 22 Years)
Education, till to date	:	Bsc
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Anol ,P.O: Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosammat Jotsna Akter
(iii) Father's name	:	Md Iqbal Siddiquee
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 17 (Female), Member ID: 2356 , Group No: 03 Member since: 04-06-1997 ( 20 Years) First loan: BDT = 5,000 /- Last Loan=200,000/- Outstanding loan:= 43,835/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Jwelary Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01766-681996
Family's Contact No.	:	01707-959772
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mosammat Jotsna Akter** joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Nill Borno
Location	:	Rajuk Complex,Uttora,Dhaka
Total Investment in BDT	:	BDT 1050,000/-
Financing	:	Self BDT 650,000/- (from existing business) 62% Required Investment BDT 400,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	16 ft x 15 ft= 240 square ft
Security of the shop	:	BDT 300,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Jents Pant,Shirt,T-Shirt,Trouser etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>One</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Bying House,Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

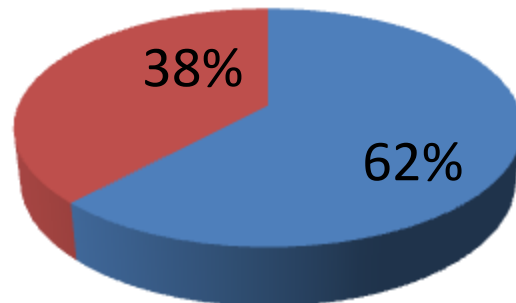
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Garments Products	6,000	180,000	2,160,000
	0	0	0
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>			
Garments Products	4,800	144,000	1,728,000
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Fixed Expense</b>			
Rent		10,500	126,000
Electricity Bill		1000	12,000
Transportation		1,500	18,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		6,000	72,000
Salary (self)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>28,500</b>	<b>342,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Jents Pant	150	500	75000	Jents Pant	250	500	125,000	200,000
Gaviedin Pant	120	400	48000	Gaviedin Pant	150	400	60,000	108,000
Shirt	65	350	22750	Shirt	85	350	29,750	52,500
T- Shirt	130	200	26000	T- Shirt	120	200	24,000	50,000
Polo	120	250	30000	Polo	150	250	37,500	67,500
Baby Jins	100	150	15000	Baby Jins	120	150	18,000	33,000
Baby Shirt	85	250	21250	Baby Shirt	130	250	32,500	53,750
Trouser	150	220	33000	Trouser	140	220	30,800	63,800
Soyeter	75	250	18750	Soyeter	100	250	25,000	43,750
Advanced Security	1	300000	300000				0	300,000
Others			60250	Others			17,450	77,700
<b>Total</b>			<b>650,000</b>				<b>400,000</b>	<b>1,050,000</b>

## Source of Finance

■ Entrepreneur's contibution 650000 ■ Investor's Investment 400000 ■ Total 1050000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Garments Products	7,000	210,000	2,520,000	2,646,000	2,778,300
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>
<b>Less. Variable Expense</b>					
Garments Products	5,600	168,000	2,016,000	2,116,800	2,222,640
<b>Total variable Expense (B)</b>	<b>5,600</b>	<b>168,000</b>	<b>2,016,000</b>	<b>2,116,800</b>	<b>2,222,640</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>	<b>529,200</b>	<b>555,660</b>
<b>Less. Fixed Expense</b>					
Rent		10,500	126,000	126,000	126,000
Electricity Bill		1050	12,600	13,230	13,892
Transportation		1,500	18,000	18,000	18,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		6000	72,000	75,600	79,380
Salary (self)		8,000	96,000	96,000	96,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>28,600</b>	<b>343,200</b>	<b>348,060</b>	<b>353,163</b>
<b>Net Profit (E) [C-D]</b>		<b>13,400</b>	<b>160,800</b>	<b>181,140</b>	<b>202,497</b>
<b>Investment Payback</b>			<b>160,000</b>	<b>160,000</b>	<b>160,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	400,000		
1.2	Net Profit	160,800	181,140	202,497
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		800	21,940
	<b>Total Cash Inflow</b>	<b>560,800</b>	<b>181,940</b>	<b>224,437</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	400,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	160,000	160,000	160,000
	<b>Total Cash Outflow</b>	<b>560,000</b>	<b>160,000</b>	<b>160,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>800</b>	<b>21,940</b>	<b>64,437</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 05 Years  
Own Business : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



নালবন



# বালিচর্চা

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দোকান # ৩৮, রাজউক কমার্শিয়াল কমপ্লেক্স উত্তরা, ঢাকা-১২৩০ মোবাইল # + ৮৮ ০১৭৬৬-৬৮১৯৯৬



18 12 2017







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# FAMILY PICTURE

