

Proposed NU Business Name: **IJSPARK**



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka
Project verified by: MD. Rofiqul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ISRIYAK SIDDIKI
Age	:	05-02-1995 (21 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: 93,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	:	JOSNA AKTER
(iii) Father's name	:	MD IQBAL SIDDIQUE
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 61 (Female), Member ID: 8851, Group No: 09 Member since: 21-09-2008 (08Years) First loan: BDT 10,000 /- Outstanding loan:2 60,200/-
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 and Training Info	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01707-959772
Family's Contact No.	:	01911-925650
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA AKTER joined Grameen Bank since 08 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	IJSPARK
Location	:	99,Anol,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 388,000/-
Financing	:	Self BDT 2,88,000/- (from existing business) 76% Required Investment BDT 1,00,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; T-Shirt,Polo t-Shirtetc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is rented.▪Collects goods from Mirpur, Dhaka.▪Agreed grace period is 3 months.

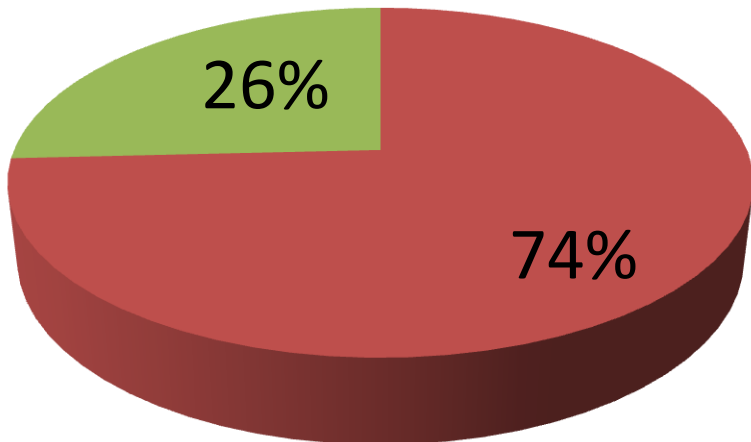
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
T-Shirt,Polo T-Shirt	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
T-Shirt,Polo T-Shirt	2,250	67,500	810,000
Total variable Expense (B)	2,250	67,500	810,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		5,000	60,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		17,000	204,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
T-Shirt	120000	37,500	157,500
Polo T-Shirt	168,000	62,500	230,500
Total	288,000	100,000	388,000

Source of Finance



- Entrepreneur's Contribution 288,000
- Investor's Investment 100,000
- Total 388,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
T-Shirt,Polo T-Shirt	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
T-Shirt,Polo T-Shirt	3,000	90,000	1,080,000	1,134,000
Total variable Expense (B)	3,000	90,000	1,080,000	1,134,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000
Less. Fixed Expense				
Rent		3,000	36,000	36,000
Electricity Bill		500	6,000	6,000
Transportation		2,000	24,000	26,000
Mobile Bill		1,000	12,000	12,000
Entertainment		500		
Salary (sttaf)		5,000	60,000	60,000
Salary (self)		5,000	60,000	60,000
Non Cash Item				
Depreciation		633	7,600	7,600
Total Fixed Cost		17,633	205,600	207,600
Net Profit (E) [C-D]		12,367	154,400	170,400
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	154,400	170,400
1.3	Depreciation (Non cash item)	7,600	7,600
1.4	Opening Balance of Cash Surplus		102,000
	Total Cash Inflow	262,000	280,000
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	102,000	220,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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





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FAMILY PICTURE

