

## Proposed NU Business Name: **DIPJOL ENTERPRISE**



Project identification and prepared by: Md Sirajul Islam,  
Keranigonj Unit, Dhaka

Project verified by: Samsul Arefin



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

Name	:	<b>DIPJOL DAS</b>
Age	:	07-06-1992 (23 Years)
Education, till to date	:	Class 7
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Baghoir Rishipara, P.O: Baghoir, P.S: Keranigonj, 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	:	<b>SUMARANI DAS</b>
(iii) Father's name	:	<b>NIL KOMOL DAS</b>
(iv) GB member's info	:	Branch: Tegoria Keranigonj, Centre # 02 (Female), Member ID: 7463/3, Group No: 09 Member since: 03-02-2001 (16 Years) First loan: BDT 6,000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 18700/-
(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	:	10 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.	:	01632-471164
Mother's Contact No.	:	01724-855598
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kerangionj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUMARANI DAS** joined Grameen Bank since 16 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>DIPJOL ENTERPRISE</b>
Location	:	Baghoir Rishipara, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 340,000/-
Financing	:	Self BDT 270,000/-(from existing business) 79% Required Investment BDT 70,000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 10,000/-
Size of shop	:	18 ft x 10 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Leather item for tube well etc.</li><li>▪A bundle contains six piece of leather.</li><li>▪ Number of production from one leather is A category 600 pieces, B category 150 pieces, C category 150 pieces.</li><li>▪Selling price of A category products is BDT 21.5, B Category BDT 10 and C Category BDT 6.</li><li>▪The business is operating by entrepreneur. Existing 4 artisans.</li><li>▪One employee will be appointed.</li><li>▪Collects goods from Savar.</li><li>▪The shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

<b>Particular</b>	<b>Monthly</b>	<b>Yearly</b>
Sales, A Category Leather (18000 x 21.5)	387,000	4,644,000
Sales, B Category Leather (4500 x 10)	45,000	540,000
Sales, B Category Leather (4500 x 6)	27,000	324,000
<b>Total Sales (A)</b>	<b>459,000</b>	<b>5,508,000</b>
<b>Less. Cost of sales</b>		
Leather (30 bundle x 12000)	360,000	4,320,000
Labor cost (30 bundle x 2000)	60,000	720,000
<b>Total Cost of sales (B)</b>	<b>420,000</b>	<b>5,040,000</b>
<b>Gross Profit [C=(A-B)]</b>	<b>39,000</b>	<b>468,000</b>
<b>Less. Operating Cost</b>		
Mobile Bill	400	4,800
Salary (self)	10,000	120,000
Electricity Bill	500	6,000
Transportation	15,000	180,000
Entertainment	500	6,000
<b>Total Operating Cost (D)</b>	<b>26,400</b>	<b>316,800</b>
<b>Net Profit (E) [C-D]</b>	<b>12,600</b>	<b>151,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Leather	135	2000	270,000	35	2000	70,000	340,000
<b>Total</b>	<b>135</b>		<b>270,000</b>	<b>35</b>		<b>70,000</b>	<b>340,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>(sales)</b>				
Sales, A Category Leather (21600 x 21.5)	464,400	5,572,800	5,851,440	6,144,012
Sales, B Category Leather (5400 x 10)	54,000	648,000	680,400	714,420
Sales, B Category Leather (5400 x 6)	32,400	388,800	408,240	428,652
<b>Total Sales (A)</b>	<b>550,800</b>	<b>6,609,600</b>	<b>6,940,080</b>	<b>7,287,084</b>
<b>Less. Cost of sales</b>				
Leather (36 bundle x 12000)	432,000	5,184,000	5,443,200	5,715,360
Labor cost (36 bundle x 2000)	64,000	768,000	806,400	846,720
<b>Total Cost of sales (B)</b>	<b>496,000</b>	<b>5,952,000</b>	<b>6,249,600</b>	<b>6,562,080</b>
<b>Gross Profit [C=(A-B)]</b>	<b>54,800</b>	<b>657,600</b>	<b>690,480</b>	<b>725,004</b>
<b>Less. Operating Cost</b>				
Mobile Bill	500	6,000	7,000	7,500
Salary (self)	10,000	120,000	120,000	120,000
Electricity Bill	500	6,000	7,000	7,500
Transportation	19,000	228,000	240,000	250,000
Entertainment	500	6,000	7,000	8,000
Salary (staff)	5,000	60,000	60,000	60,000
<b>Total Operating Cost (D)</b>	<b>35,500</b>	<b>426,000</b>	<b>441,000</b>	<b>453,000</b>
<b>Net Profit (E) [C-D]</b>	<b>19,300</b>	<b>231,600</b>	<b>249,480</b>	<b>272,004</b>
<b>Investment Payback</b>		<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	231,600	249,480	272,004
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		203,600	425,080
	<b>Total Cash Inflow</b>	<b>301,600</b>	<b>453,080</b>	<b>697,084</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>203,600</b>	<b>425,080</b>	<b>669,084</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:05  
Experience & Skill : 10 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand  
Location of factory;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





Leather Pat

SUMMER

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শ্রীমতী

এই দলকে প্রত্যক্ষ করা - মার্চ/এপ্রিল ০৬,

কারণ - মেয়ে দিপজল দাস নামে

দিপজল একমু. কাম - সৌখিন

ব্যক্তিগণনা - লিখিত পত্রিকায়

২০০৬ খ্রিস্টাব্দে মেয়ে নামে

নাম - নামটি সঠিকভাবে

এই ব্যক্তির নামে

দেখান।

স্বাক্ষরিত

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: দিপজল দাস  
Name: DIPJOL DAS  
পিতা: নীলকমল দাস  
মাতা: সুমা রাণী দাস  
Date of Birth: 07 Jan 1993  
ID NO: 19932613886000023

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলিস্ট্র অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/ছোজি: ৩০/১, গ্রাম/বাজ: বাইরের স্বমিপাড়া, ডাকঘর: বাইরের - ১৩১০, কেরানীগঞ্জ, ঢাকা।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  প্রদানের তারিখ: ০৪/০৯/২০১৩



# FAMILY PICTURE

