

## Proposed NU Business Name: **M/S DIPU ENTERPRISE**



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Project verified by: MD. Majharul Islam



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

Name	:	<b>DILIP KUMAR DASH</b>
Age	:	28-10-1984 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2Bother 2 Sister
Address	:	Vill: Bilkajli, P.O: Pacibari P.S: Dhount, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	<b>SREEMOTI. SOBI RANI DASH</b>
(iv) GB member's info	:	<b>LET. GOBIDO CHONDDO DASH</b> Branch: Dhount, Centre # 27 (Female), Member ID: 2193; Group No:04 Member since: 13-02-1992 (25 Years)
Further Information:		First loan: -2,500
(v) Who pays GB loan installment	:	Existing Loan: BDT 10,000, Outstanding loan: 8,250/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	8 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-158331
Mother's Contact No.	:	01751-067650
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREEMOTI. SOBI RANI DASH** joined Grameen Bank since 25 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S DIPU ENTERPRISE</b>
Location	:	Botuyabari, Sherpur.
Total Investment in BDT	:	BDT 105,500/-
Financing	:	Self BDT 55,500/-(from existing business) 53% Required Investment BDT 50,000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	8 ft x 6 ft= 48 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Light Item, Soler Light, Light Box, Microphone.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

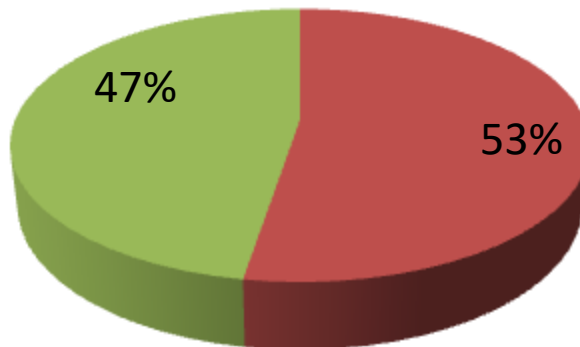
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Light Item, Soler Light, Light Box, Microphone.	7,000	210,000	2,520,000
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
Light Item, Soler Light, Light Box, Microphone.	5,950	178,500	2,142,000
<b>Total variable Expense (B)</b>	<b>5,950</b>	<b>178,500</b>	<b>2,142,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>
<b>Less. Fixed Expense</b>			
House rant		300	3,600
Electricity Bill		200	2,400
Transportation		2,000	24,000
Salary (self)		4,000	48,000
Salary (staf)		3,000	36,000
Entertainment		200	2,400
Guard		50	600
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>10,050</b>	<b>120,600</b>
<b>Net Profit (E) [C-D]</b>		<b>21,450</b>	<b>257,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Light Item	-	-	20,000	-	-	15,000	35,000
Soler Light	50	40	2,000	200	40	8,000	10,000
Mobali Beetre	300	40	12,000	600	40	24,000	36,000
Light Box	50	10	500	300	10	3,000	3,500
Microphone	300	5	1,500				15,000
BRB	4	500	3,420				3,420
Other	-	-	5,580				5,580
Security			10,500				10,500
<b>Total</b>	<b>704</b>		<b>55,500</b>			<b>50,000</b>	<b>105,500</b>

## Source of Finance



- Entrepreneur's Contribution  
55,500
- Investor's Investment 50,000
- Total 105,500

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Light Item, Soler Light, Light Box, Microphone.	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>	<b>3,780,000</b>	<b>3,969,000</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Light Item, Soler Light, Light Box, Microphone.	8,500	255,000	3,060,000	3,213,000	3,373,650
<b>Total variable Expense (B)</b>	<b>8,500</b>	<b>255,000</b>	<b>3,060,000</b>	<b>3,213,000</b>	<b>3,373,650</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
House rant		300	3,600	3,600	3,600
Electricity Bill		200	2,400	2,400	2,400
Transportation		2000	24,000	24,000	24,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		3000	36,000	36,000	36,000
Entertainment		200	2,400	2,400	2,400
Guard		50	600	600	600
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>10,150</b>	<b>121,800</b>	<b>121,800</b>	<b>121,800</b>
<b>Net Profit (E) [C-D]</b>		<b>34,850</b>	<b>418,200</b>	<b>445,200</b>	<b>473,550</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	418,200	445,200	473,550
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		398,200	823,400
	<b>Total Cash Inflow</b>	<b>468,200</b>	<b>843,400</b>	<b>1,296,950</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>398,200</b>	<b>823,400</b>	<b>1,276,950</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:04 Others:0  
Experience & Skill : 08 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

























# FAMILY PICTURE

