

**Proposed NU Business Name: DINA ENTERPRIZE**

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Project verified by: Md.Siddikur Rahaman



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

Name	:	<b>MD:ABU HANNAN</b>
Age	:	06-06-1989(28 Years)
Education, till to date	:	Nine
Marital status	:	married
Children	:	01 Son 0 1 Daughter
No. of siblings:	:	01 Brother 01Sister
Address	:	Vill bara chalaP.O:boaliaP.S: Kaliakair, Dist: Gazipur
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>HASNA BAGUM</b>
(iii) Father's name	:	<b>MD:DALOAR HOSSEN</b>
(iv) GB member's info	:	Branch: boroi bari Centre # 78/m (Female), Member ID7906/1, Group No: 10 Member since: 12/01/2002-2017 ( 15Years) First loan: BDT 2500
Further Information:		Existing Loan: 80000/-, Outstanding loang 5600
(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	:	20years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713505892
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASNA BAGOM** joined Grameen Bank since 15 years ago. At first she took 25,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

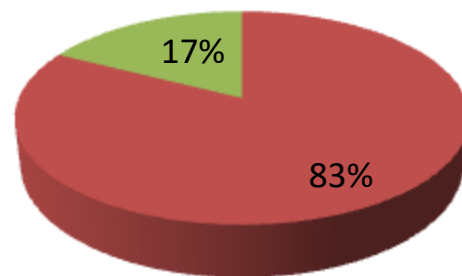
Business Name	:	DINA ENTER PRIZE
Location	:	VILL:Bara chacla,PO:,Boalia,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 286000/-
Financing	:	Self BDT 236,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicin</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dahka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Rice,vusi,ata,komol pani,cosmatiks,ETC	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Rice,vusi,komol pani,cosmatics,sugar, ETC	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rice	20	2500	50000	15	2500	37500	87500
vusi	15	900	13500			500	14000
ata	10	1200	12000				24000
Drm digal	220	65	14300	220	65	9300	23600
Komol pani	182	55	10000				10000
kosmatics	276	85	23460				23460
Dal.cips,pani,sop,etc			100000				10000
other			12740			2400	
	723	4805	236000	260	4665	50000	286000

## Source of Finance



- Entrepreneur's Contribution 236,000
- Investor's Investment 50,000
- Total 286,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Windo,door,gat,flat bar, ETC	3500	105000	1260000	1323000	1389150
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Windo,door,gat,flat bar, ETC	2800	84000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	28800	345600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		100	1200	1200	1200
Generator		0	0	0	0
Mobile Bill		200	2400	0	0
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>	<b>121800</b>	<b>439230</b>
<b>Net Profit (E)= [C-D]</b>		<b>12900</b>	<b>154800</b>	<b>162540</b>	<b>170667</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<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	154,800	162540	170667
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134800	277340
	<b>Total Cash Inflow</b>	<b>204,800</b>	<b>297,340</b>	<b>448,007</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)	20000	20000	20000
	<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>134,800</b>	<b>277,340</b>	<b>428,007</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

Top shelf: A small poster of a woman's face, a box of 'Amlogon' medicine, and various other boxes.

Second shelf: A box of 'Amlogon' medicine, a white electrical switch plate, and a blue-handled scissors.

Third shelf: A box of 'Amlogon' medicine, a box of 'Amlogon' medicine, and a box of 'Amlogon' medicine.

Bottom shelf: A box of 'Amlogon' medicine, a box of 'Amlogon' medicine, and a box of 'Amlogon' medicine.

Top shelf: A box of 'Amlogon' medicine, a box of 'Amlogon' medicine, and a box of 'Amlogon' medicine.

Second shelf: A box of 'Amlogon' medicine, a box of 'Amlogon' medicine, and a box of 'Amlogon' medicine.

Third shelf: A box of 'Amlogon' medicine, a box of 'Amlogon' medicine, and a box of 'Amlogon' medicine.

Bottom shelf: A box of 'Amlogon' medicine, a box of 'Amlogon' medicine, and a box of 'Amlogon' medicine.

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MR. ENERGY

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MR. ENERGY

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MR. ENERGY



VICTOR

Small packets with text, including "KAYAP" and "KAYAP" visible on the top layer.

Calculator display showing numbers: 1234567890





Top shelf (left):  
- Packaged goods (possibly biscuits or snacks)  
- Multiple packs of **TULSHI PATHA** (Tulsi leaves)  
- A small container of white powder

Top shelf (center):  
- A black **SONY** television set  
- A white electronic device (possibly a power supply or a small appliance)

Top shelf (right):  
- Several bottles of **WIPAC** disinfectant/cleaner

Middle shelf (left):  
- Large glass jars containing liquids or powders  
- A blue container with a **VICTOR** logo  
- A box of **VICTOR** brand items

Middle shelf (center):  
- A vertical rack holding various items, possibly pens or small tools

Middle shelf (right):  
- A stack of pink boxes  
- A row of blue bottles, likely **WIPAC** disinfectant

Bottom shelf (left):  
- A stack of white packets or boxes  
- A metal grater  
- A large jar with a yellow lid

Bottom shelf (center):  
- A digital scale on a wooden table  
- A large jar with a blue lid

Bottom shelf (right):  
- A large jar with a blue lid

