

## Proposed NU Business Name: DJ TRADING CORPORATION



Project identification and prepared by: MD.Tofael Alam,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>JOY BANIK</b>
Age	:	26/01/1994 ( 24 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NILL
No. of siblings:	:	1 Sister
Address	:	Vill: Banar hawla P.O: Kapasia 1730, P.S: Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>AJANTA BANIK</b>
(iii) Father's name	:	<b>DULAL BANIK</b>
(iv) GB member's info	:	Branch: Kapasia Centre # 46 (Male), Member ID: 10551, Group No: 05 Member since: 05/07/2011 to 2018 (7Years) First Loan: BDT 5,000 /-, Existing Loan: BDT 10000/- Outstanding Loan: BDT 9370/-
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	:	10 Years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-099060
Family's Contact No.	:	01611-099060
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.,Kapasias Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**DULAL BONIK** joined Grameen Bank since 7 years ago. At first he took BDT 5,000 loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info4

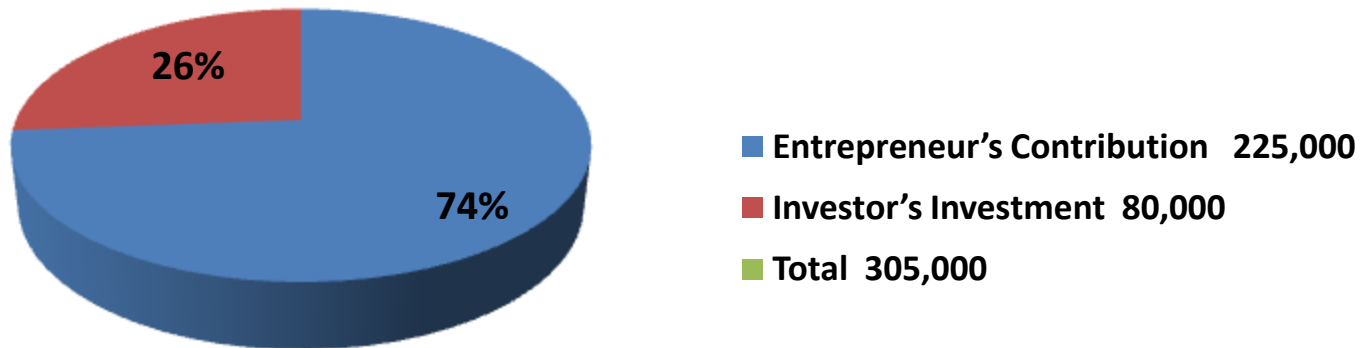
Business Name	:	<b>DJ TRADING CORPORATION</b>
Location	:	Kapasia Bazer.
Total Investment in BDT	:	BDT 3,05,000/-
Financing	:	Self BDT 2,25,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 ft x 7 ft = 35 sq. ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in various Grocery items(eg: Cosmetics, Packet Milk, Soft Drink, Rice, Sugar, oil etc.).</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operated by entrepreneur. Existing employee.</li> <li>▪The shop is owned.</li> <li>▪Collects goods from Narayangonj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Grocery items	3000	100000	1200000
		0	0
Total Sales(A)	<b>3000</b>	100000	1200000
Less Variable Expense (B)		0	0
Grocery items	2250	75000	900000
Total Variable Expense		75000	900000
Contribution Margin (CM) [C=(A-B)]	<b>750</b>	25000	300000
Less Fixed Expense			
Rent		0	0
Electric Bill		600	7200
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		120	1440
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		<b>7320</b>	<b>87840</b>
Net Profit (E)= [C-D]		<b>17680</b>	<b>212160</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	0	0	50,000	0	0	20,000	70,000
Pekat Milk	70	400	28,000	30	400	12,000	40,000
Condence Milk	96	45	4,320	40	45	1,800	6,120
Soft Drink	0	0	53,200	0	0	20,000	73,200
Rice	2	5000	10,000	0	0	5,000	15,000
Sugar	3	2500	7,500			5,000	12,500
Palse	5	3500	17,500			0	17,500
oil	0	0	50,000			10,000	60,000
Others			4,480			6,200	10,680
<b>TOTAL</b>			<b>225,000</b>			<b>80,000</b>	<b>305,000</b>

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Grocery items	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales(A)</b>	4000	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>	0	0	0	0	0
Grocery items	3000	112500	1350000	1417500	1488375
<b>Total Variable Expense</b>	0	<b>135000</b>	<b>1620000</b>	<b>1701000</b>	<b>1786050</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>37500</b>	<b>450000</b>	<b>472500</b>	<b>496125</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		600	7200	3700	4000
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		120	1440	1440	1440
Genarator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7820</b>	<b>93840</b>	<b>91340</b>	<b>92685</b>
<b>Net Profit (E)= [C-D]</b>		<b>29680</b>	<b>356160</b>	<b>373968</b>	<b>392666</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	356,160	373968	392666.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		324160	666128
	<b>Total Cash Inflow</b>	<b>436,160</b>	<b>698,128</b>	<b>1,058,794</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>324,160</b>	<b>666,128</b>	<b>1,026,794</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Bir Ujili Bazar.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



শ্রেষ্ঠ শক্তি  
সামর্থ্য

# গ্রামীণ শক্তি সামর্থ্য



প্রস্তুত নবীন উদ্যোগ

প্লেয়ার নাম: ডি ডি টেকনিক্যাল সার্ভিসেস

নেটের নাম: স্বাস্থ্যসেবা

প্রকল্প প্র

চাকরুর সংক্ষিপ্ত জীবন বৃত্তান্ত:

ক্রেতা বানিক

: ২৪ বছর

জন্ম তারিখ: ২৫/০২/১৯৯১

স্বাস্থ্যসেবা











# FAMILY PICTURE

