

Proposed NU Business Name: **M/S DURJOY & NIPUN ENTERPRISE**



Project identification and prepared by: Hafizur Rahman (2),
Mawna Unit, Gazipur

Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHAKON
Age	:	08-08-1983 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Bordol, P.O: Boliadi, P.S: Kaliakoir, 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	:	ROHIMA KHATUN
(iii) Father's name	:	NURUL ISLAM
(iv) GB member's info	:	Branch: Boromi, Shripur Centre # 64(Female), Member ID: 4761, Group No: 05 Member since: 01-05-1991 (25Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 70,000/-, Outstanding loan: BDT 17633/-
(v) Who pays GB loan installment	:	N/A
(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	:	12 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.	:	01718621563
Mother's Contact No.	:	01736603635
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA KHATUN joined Grameen Bank since 25 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S DURJOY & NIPUN ENTERPRISE
Location	:	Mawna, chourastha
Total Investment in BDT	:	BDT 4,70,000/-
Financing	:	Self BDT 3,20,000/-(from existing business) 68% Required Investment BDT 1,50,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	26 ft x 25 ft= 650 square ft
Security of the shop	:	BDT 2,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Bag etc.▪Average 17% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Tepirbari, Molaied.▪Agreed grace period is 3 months.

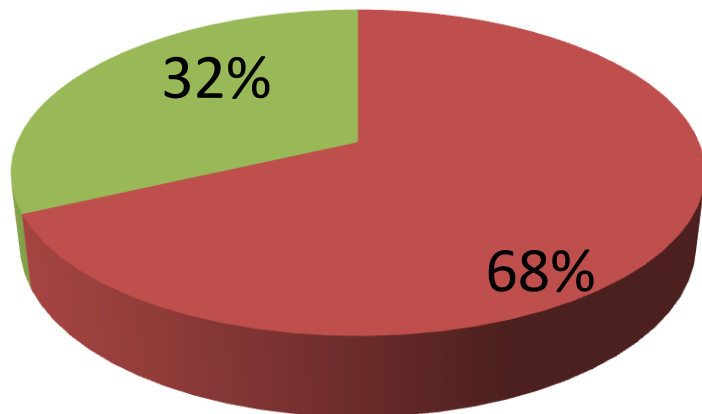
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bag	7,500	225,000	2,700,000
Total Sales (A)	7,500	225,000	2,700,000
Less. Variable Expense			
Bag	6,225	186,750	2,241,000
Total variable Expense (B)	6,225	186,750	2,241,000
Contribution Margin (CM) [C=(A-B)]	1,275	38,250	459,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		300	3,600
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		7,000	84,000
Entertainment		500	6,000
Guard		200	2,400
Generator Bill		300	3,600
Salary (staff) (2)		10,000	120,000
Total fixed Cost (D)		27,800	57,600
Net Profit (E) [C-D]		10,450	401,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bag (16000 x 20)	3,20,000	0	3,20,000
Bag (7500 x 20)	0	1,50,000	1,50,000
Total	3,30,000	150,000	470,000

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 150,000
- Total 470,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Bag	10,700	321,000	3,852,000	4,044,600	4,246,830
Total Sales (A)	10,700	321,000	3,852,000	4,044,600	4,246,830
Less. Variable Expense					
Bag	8,881	266,430	3,197,160	3,357,018	3,524,869
Total variable Expense (B)	8,881	266,430	3,197,160	3,357,018	3,524,869
Contribution Margin (CM) [C=(A-B)]	1,819	54,570	654,840	687,582	721,961
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		300	3,600	4,000	5,000
Mobile Bill		600	7,200	8,000	9,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		10,000	120,000	122,000	125,000
Entertainment		500	6,000	7,000	8,000
Guard		200	2,400	3,000	3,000
Generator Bill		300	3,600	4,000	4,500
Salary (staff) (3)		15,000	180,000	180,000	180,000
Total Fixed Cost		35,900	430,800	436,000	442,500
Net Profit (E) [C-D]		18,670	224,040	251,582	279,461
Investment Payback			60,000	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>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	224,040	251,582	279,461
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		164,040	355,622
	Total Cash Inflow	374,040	415,622	635,083
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	164,040	355,622	575,083

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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



GREY MELA
VISCOSER
NO
RING YARN

Open-End
SPINNING MILLS LTD
UTTAR MOHA

Open-End
SPINNING MILLS LTD
UTTAR MOHA

SPINNING MILLS LTD
UTTAR MOHA
GZIPUR, GAZIPUR

SPINNING MILLS LTD
UTTAR MOHA

Count
No. 100/1 Combed

DESCRIPTION OF YARN
COUNT

SPINNING MILLS LTD
UTTAR MOHA

SPINNING MILLS LTD
UTTAR MOHA

SPINNING MILLS LTD
UTTAR MOHA

SPINNING MILLS LTD
UTTAR MOHA

SPINNING MILLS LTD
UTTAR MOHA

SPINNING MILLS LTD
UTTAR MOHA



GREY MELA
VISCOSER
NO
NO

Open End
Open End
Open End

Open End
Open End
Open End

Open End
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Open End

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Count
Lot

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Lot

Count : No 90/1 Combed

A Sister Concern of SM Group
100% Export Quality Cotton Yarn

SPINNING MILLS LTD
DESCRIPTION OF YARN : COUNT

UTTAR BHAWA, GREEPUR, GAZIPUR

SPINNING MILLS LTD

SPINNING MILLS LTD

SPINNING MILLS LTD

SPINNING MILLS LTD



AMBER COTTON MILLS LTD.
EXPORT QUALITY

VADAM
EXPORT QUALITY
COUNT

EXTRA
Open-End Yarn Section

ALIF GROUP

YOUTH SPINNING





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জাতীয় ব্যাংক

মহজ খানের পাশবই

৩

৬৪/মঃ

নাম	বাহিরা	৩৭৫০
কেন্দ্রের নাম	মহজ খানের পাশবই	৬৪/মঃ
শাখা		



১-১৭১৪

৪০৩০৫৫

গ্রামীণ ব্যাংক

জিপিএস পাশ বই

পাশা/পাশিন

১৭১-১

নাম জনিয়ার
 হিসাব নম্বর : প ৪৭৫৫ মেয়াদকাল : ৩-০৩-১৭
 হিসাব নম্বর : প মেয়াদকাল :
 হিসাব নম্বর : প মেয়াদকাল :

(একাদিক জিপিএস এর হিসাব সংরক্ষণ করা হবে)

৭. কেন্দ্র মিটিং ছাড়া পাশের টাকা এককালীন জমার ক্ষেত্রে
 ম্যান্ডেজার/সেকেন্ড অফিসারের উপস্থিতিতে শাখায় এসে জমা
 দিন।

৮. পাশ বইসহ আমানত রশিদ নিজের কাছে যত্নসহকারে
 সংরক্ষণ করুন। হিসাব পরীক্ষার জন্য ব্যাংক থেকে পাশ বই
 গ্রহণ করা হলে, পাশ বই ব্যাংকে জমা দেয়ার পরবর্তী সাত
 দিনের মধ্যে ফেরৎ নিন।

কর্মী নং ৪৭৫৫
 গ্রুপ নং (৩)
 কেন্দ্র নং ৩৪/১৫
 কেন্দ্রের নাম মাইল পশুরা ডি/সদ
 বই ইস্যুর তারিখ ১৫/১/১৪
 শাখা ব্যবস্থাপকের স্বাক্ষর

FAMILY PICTURE

