

Proposed NU Business Name: **DIPOK COMPUTURE & STATIONARY**



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Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	DIPOK RAJVOR
Age	:	28-12-1995 (22 Years)
Marital status	:	Unmarried
Education,till to day	:	H S C
Children	:	Nill
No. of siblings:	:	01 sister.
Address	:	Vill: Gokul P.O Gokul P.S: Bogra Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Lily Rani Rajvor
(iii) Husband's name	:	Sree Motilal Rajvor
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 51(Female), Member ID: 9217 Group No: 07 Member since: 10-11-2008 (09 Years) First loan: BDT 10,000 /-, Existing loan: BDT 30,000/- Outstanding loan: 5460/-
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	:	08 years experience in running business. He has 04 Years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-899586
Father's Contact No.	:	01515-225570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit,Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE LILY joined Grameen Bank since 09 years ago. At first she took BD 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DIPOK COMPUTURE & STATIONARY
Location	:	Vill: Gokul P.O Gokul P.S: Bogra Dist: Bogra
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 50,000/- (from existing business) 63 % Required Investment BDT 30,000/- (as equity) 37 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BD NILL
Size of shop	:	8 ft x 7 ft= 56 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Computer service and stationary sales.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

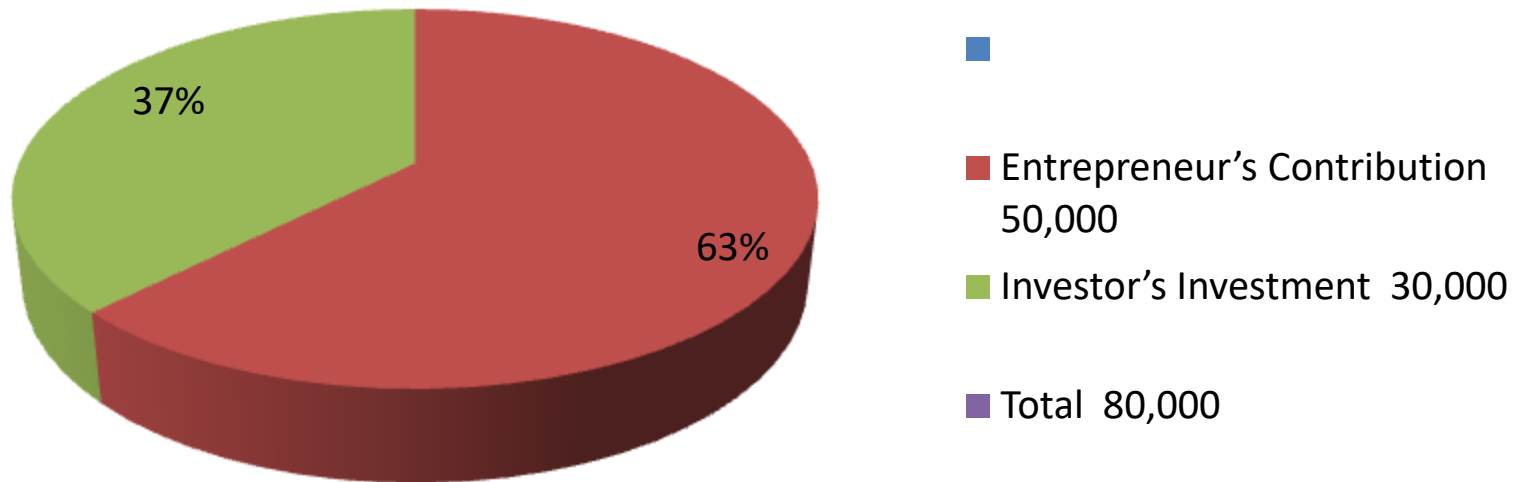
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale	500	15,000	180,000
Total Sales (A)	500	15,000	180,000
Less. Variable Expense			
Product cost	150	4,500	54,000
Total variable Expense (B)	150	4,500	54,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
House rant		400	4,800
Electricity Bill		200	2,400
Transportation		-	0
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		-	0
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		4,700	56,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Computer	1	38000	38,000	0	0	0	38,000
Printer	1	4000	4,000	0	0	0	4,000
Lamanating	1	2000	2,000	0	0	0	2,000
Photo Copy mac	0	0	0	1	30000	30,000	30,000
Others	1	6000	6,000	0	0	0	6,000
Total	0		50,000	0		30,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	700	21,000	252,000	264,600	277,830
Total Sales (A)	700	21,000	252,000	264,600	277,830
Less. Variable Expense					
Purshase cost	210	6,300	75,600	79,380	83,349
Total variable Expense (B)	210	6,300	75,600	79,380	83,349
Contribution Margin (CM) [C=(A-B)	490	14,700	176,400	185,220	194,481
Less. Fixed Expense					
House rant		400	4,800	4,800	4,800
Electricity Bill		200	2,400	2,400	2,400
Transportation		-	0	0	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		-	0	0	-
Entertainment		-	0	0	-
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,800	69,600	69,600	69,600
Net Profit (E) [C-D)		8,900	106,800	115,620	124,881
Investment Payback			12,000	12,000	12,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	106,800	115,620	124,881
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		94,800	198,420
	Total Cash Inflow	136,800	210,420	323,301
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	94,800	198,420	311,301

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dheakola, Bogra
shadar, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Small handwritten note on the wall.











FAMILY PICTURE

