

Proposed NU Business Name: **D R ENTERPRISE**



Project identification and prepared by: Nurul Amin,
Bashon Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD DELOWER HOSSAIN
Age	:	01-09-1986 (29 Years)
Education, till to date	:	Diploma in Engineering
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Sister
Address	:	Vill: Islampur P.O: Kodda Bazaar P.S: Gazipur Sadar 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	:	NAZMA AKTER
(iii) Father's name	:	MD ROHIJ UDDIN
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 15 (Female), Member ID: 1811, Group No: 05 Member since: 29-02-1989 (26 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 2,50,000 Outstanding loan: 1,16,400
(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	:	Two years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Service)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-722895
Mother Contact No.	:	01967-375077, 01674-010664
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nazma Akter is a member of Grameen Bank since 26 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	D R ENTERPRISE
Location	:	Islampur, Mosque Market, Bashon, Gazipur
Total Investment in BDT	:	BDT 6,50,000
Financing	:	Self BDT 4,00,000 (from existing business) 62% Required Investment BDT 2,50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; P.V.C Pipe, Fan, Sanitary, Socket, R.F.L, Bucket, Bowl, Chair, Hardware item.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka, Nawabur, Patuatuli, Gulistan.▪Agreed grace period is 4 months.

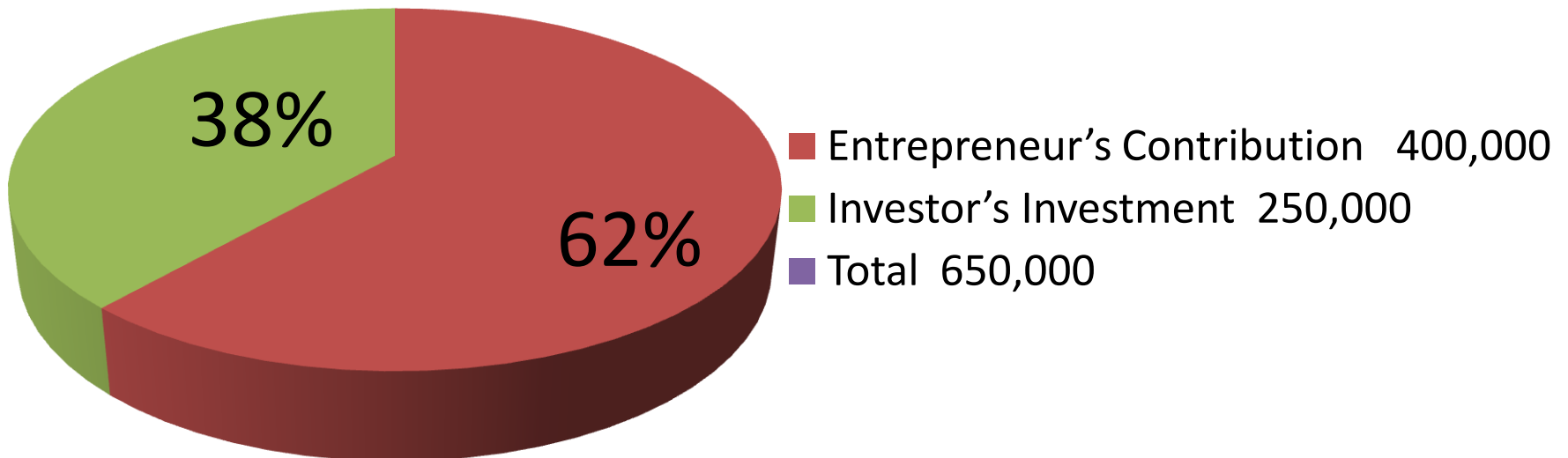
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
P.V.C Pipe, Fan, Sanitary, Socket, R.F.L, Bucket, Bowl, Chair, Hardware item	4,500	135,000	1,620,000
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
P.V.C Pipe, Fan, Sanitary, Socket, R.F.L, Bucket, Bowl, Chair, Hardware item	3,825	114,750	1,377,000
Total variable Expense (B)	3,825	114,750	1,377,000
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Mobile Bill		400	4,800
Transportation		4,000	48,000
Salary (self)		6,000	72,000
Entertainment		200	2,400
Guard		300	3,600
Total fixed Cost (D)		11,900	142,800
Net Profit (E) [C-D]		8,350	100,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
PVC Pipe, 4", 3", 2", 2.5"	1,00,000	1,50,000	2,50,000
Fan, Sanitary, Socket etc	1,56,000	50,000	2,06,000
R.F.L, Bucket, Bowl, Chair	50,000	-	50,000
Hardware Item	94,000	50,000	1,44,000
Total	4,00,000	2,50,000	6,50,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
P.V.C Pipe, Fan, Sanitary, Socket, R.F.L, Bucket, Bowl, Chair, Hardware item	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
P.V.C Pipe, Fan, Sanitary, Socket, R.F.L, Bucket, Bowl, Chair, Hardware item	5,950	178,500	2,142,000	2,249,100	2,361,555
Total variable Expense (B)	5,950	178,500	2,142,000	2,249,100	2,361,555
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000	396,900	416,745
Less. Fixed Expense					
Electricity Bill		1,000	12,000	12,000	12,000
Mobile bill & SMS Monitoring		650	7,800	8,000	8,200
Transportation		5,000	60,000	62,000	64,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		2,500	30,000	30,000	30,000
Entertainment		400	4,800	5,000	5,200
Guard		300	3,600	3,800	4,000
Total Fixed Cost		15,850	190,200	192,800	195,400
Net Profit (E) [C-D]		15,650	187,800	204,100	221,345
Investment Payback			100,000	100,000	100,000

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

Sl #	<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	250,000		
1.2	Net Profit	187,800	204,100	221,345
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		87,800	191,900
	Total Cash Inflow	437,800	291,900	413,245
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	87,800	191,900	313,245

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 02 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



A man wearing a checkered shirt and glasses stands in the center of the shop, looking towards the camera.

Stacks of green and white pipes are visible on the right side of the shop.

AR ASIA

SWAN

DEFENSE
MILAC
SPO















09111722222222





A man in a striped shirt and dark pants stands in the center of the shop, looking towards the camera.

White toilet and sink fixtures are visible on the left side of the shop.

Stacks of boxes and containers are visible on the right side of the shop. The boxes are labeled with 'ASIA', 'DEFENDER', 'SWAN', and 'NEW'. There are also several large plastic jugs and containers stacked on top of the boxes.



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 National ID Card / জাতীয় পরিচয় পত্র

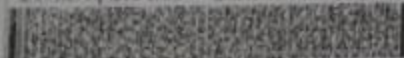


নাম: MD. DELWER HOSSAIN
 Name: MD. DELWER HOSSAIN
 পিতা: MD. হাবিব হোসেন
 Date of Birth: 01 Sep 1980
 ID NO: 3313023773159

DEWNER

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের দ্বারা প্রদত্ত। এটি বাংলাদেশের জাতীয় পরিচয়পত্র আইন, ১৯৯৩ (১৯৯৩ সনের ৩০ নং আইন) এবং সরকারি কর্মসূচি আইন, ১৯৯৬ (১৯৯৬ সনের ৩০ নং আইন) এর অধীন প্রদত্ত।

জন্ম তারিখ: ০১/০৯/১৯৮০




গাজীপুর সিটি কর্পোরেশন
 গাজীপুর।



অফিস নং: 45614
 নাইলেস নং: 2328/32-32

১৬ জানুয়ারী ২০১০ খ্রিষ্টাব্দে প্রদত্ত। এটি বাংলাদেশ সরকারের অফিস নং ১৭ আইন/২০১০-এর অধীন প্রদত্ত। এটি গাজীপুর সিটি কর্পোরেশনের অধীন প্রদত্ত। এটি গাজীপুর সিটি কর্পোরেশন আইন, ২০০৯-এর অধীন প্রদত্ত। এটি গাজীপুর সিটি কর্পোরেশনের অধীন প্রদত্ত।

- ক) নাম: ডাঃ মোঃ হুমায়ূন হোসেন
- খ) পিতা/পত্নী: মোঃ হাবিব হোসেন
- গ) পাসপোর্ট: নাই
- ঘ) স্থায়ী ঠিকানা: ইলিয়াসপুর, কক্স বাজার, গাজীপুর জেলা, গাজীপুর।
- ঙ) প্রতিষ্ঠানের নাম: ডাঃ মোঃ হুমায়ূন হোসেন এন্ড অ্যান্ডারসন
- চ) ব্যবসার ধরন: ডাক্তার
- ছ) ঠিকানা: ইলিয়াসপুর, কক্স বাজার, গাজীপুর জেলা, গাজীপুর।

ক) মাসিক মূল্য	১০০০/-	বকেয়া	০০০/-
খ) বিলম্বিত কর	২০০/-	বকেয়া	০০০/-
গ) অন্যান্য	০০০/-	বকেয়া	০০০/-
মোট	১২০০/-		
কাজ	<u>স্বাক্ষরিত</u>		

নাইলেস পরিচয়পত্র/নাইলেস কর্মসূচী
 তারিখ: ০১/০৯/২০১০

গাজীপুর সিটি কর্পোরেশন



SBMS

FAMILY PICTURE

