

## Proposed NU Business Name: **DELUWAR STORE**



Project identification and prepared by: Md. Ataur Rahman,  
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. DELUWAR HOSHAIN</b>
Age	:	01-01-1995(22 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	05 Brothers,01 Sisters
Address	:	Vill: Radha Nagar,P.O : Jatabari, P.S: Modhupur, Dist: Tangail
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>MOST. DELUWARA BEGUM</b>
(iii) Father's name	:	<b>MD. MINHAZ UDDIN</b>
(iv) GB member's info	:	Branch: Mirja Bari, Centre # 57 (Female), Member ID: 7289, Group No: 03 Member since: 26-01-2014 (04Years) First loan: 10,000 taka. Existing loan: 25,000 taka Outstanding loan: 15100 taka
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	:	05 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.	:	01935-135660
Mother's Contact No.	:	01710-684753
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. DELUWARA BEGUM** joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>DELUWAR STORE</b>
Location	:	Hiron Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :77,000
Financing	:	Self BDT 37,000(from existing business) % Required Investment BDT 40,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul,chini,moyda,vushi etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur,</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
bakery, pan pata, chaul,chini,moyda,vushi etc.	2,000	60,000	720000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720000</b>
<b>Less. Variable Expense</b>			
bakery, pan pata, chaul,chini,moyda,vushi etc.	1,600	48,000	576000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144000</b>
<b>Less. Fixed Expense</b>			
Rent		600	7,200
Electricity Bill		100	1,200
Transportation		500	6000
Salary (self)		4000	48,000
Salary (staff)		0	0
Entertainment		50	600
Guard		100	1200
Generator		250	3000
Mobile Bill		200	2400
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,200</b>	<b>74,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
gift set	15	350	5250	20	350	7000	12250
cosmetic shamagri	1	2000	2000	2	2000	4000	6000
komal pani	1	1000	1000	2	1000	2000	3000
detergent	1	500	500	15	500	7500	8000
feed	20	45	900	100	45	4500	5400
pan pata	1	500	500	3	500	1500	2000
vushi	2	1300	2600	6	1300	7800	10400
soyabin tel	32	110	3520	50	110	5500	9020
			0		0	0	0
			0		0	0	0
others			730			200	930
security			20,000				20000
<b>Total</b>			<b>37000</b>			<b>40000</b>	<b>77000</b>

## Source of Finance

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
bakery, pan pata, chaul,chini,moyda,vushi etc.	2,500	75,000	900000	945000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945000</b>
<b>Less. Variable Expense</b>				
bakery, pan pata, chaul,chini,moyda,vushi etc.	2000	60,000	720,000	756000
<b>Total variable Expense (B)</b>	<b>2000</b>	<b>60,000</b>	<b>720,000</b>	<b>756000</b>
<b>Contribution Margin (CM) [C=(A-B) ]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189000</b>
<b>Less. Fixed Expense</b>				
Rent		600	7200	7,200
Electricity Bill		200	2400	3,000
Transportation		700	8,400	9,400
Salary (self)		4000	48000	48,000
Salary (self)		0	0	0
Entertainment		150	1,800	2,400
Guard		100	1200	1,200
Generator		250	3000	3,000
Mobile Bill		300	3600	4,300
<b>Total Fixed Cost</b>		<b>6,300</b>	<b>75,600</b>	<b>78,500</b>
<b>Net Profit (E) =[C-D] ]</b>		<b>8,700</b>	<b>104,400</b>	<b>110,500</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20,000</b>



<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	104,400	110,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		<b>84,400</b>
	<b>Total Cash Inflow</b>	<b>144,400</b>	<b>194,900</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000
	<b>Total Cash Outflow</b>	<b>60,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>84,400</b>	<b>174,900</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
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  
Political unrest

Pictures



গ্রামীণ স্বাস্থ্য  
সংস্কার কেন্দ্র

গ্রামীণ স্বাস্থ্য

প্রস্তাবিত নব্ব

প্রকল্পের নাম: দেবোয়ার স্টোর

ইউনিটের নাম: বর্ষপুর

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী: দেবোয়ার হোসেন

বয়স: ২২

জন্ম তারিখ: ০১/০১/

স্বাক্ষর: ১.১.১







Araby 5 Per Soup set

Mahi  
Masabi

PIPASA

Mahi 7 Per Soup set

MAHI





Alaby

PIPASA

PIPASA

Nahi











# FAMILY PICTURE

