

Proposed NU Business Name: DELWAR STORE

Project identification and prepared by :Md Nurul islam
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	DELWAR HOSSAIN
Age	:	19/05/1986(32years)
Education, till to date	:	Eight
Marital status	:	marrid
Children	:	01son
No. of siblings:	:	03 brother 03 sister
Address	:	Vill: bas toliP.O: bas toliP.S: Kaliakair, 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	:	AMINA BAGOM
(iii) Father's name	:	MD.ABDUL KORIM MIA
(iv) GB member's info	:	Branch:bori bari Centre # 55//m (Female), Member ID ,4173, Group No: 04 Member since: 01-01-1988-2017 (30Years) First loan: BDT 2500/-
Further Information:		Existing Loan: 70000, Outstanding loan 30000
(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	:	01 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714219541
Mother's Contact No.	:	018506908762
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMINA BAGOM, joined Grameen Bank since 30 years ago. At first she took 25000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

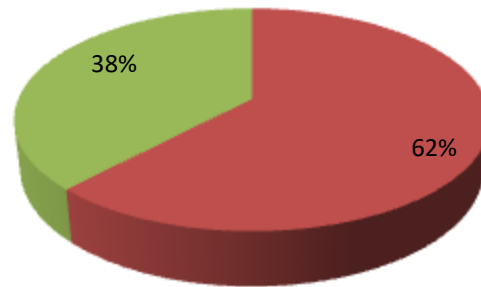
Business Name	:	DELWAR STORE
Location	:	Bas toli, ba,bas toli,kaliakor.Gazipur.
Total Investment in BDT	:	BDT 158000/-
Financing	:	Self BDT 98000/-(from existing business) 62% Required Investment BDT 60000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Rice,dal,soabin,suger,sop,ata,chips,solt,etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Rice,dal,soabin,suger,sop,ata,chips,etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
rice	13	2500	32500	10	2500	25000	57500
dal	20	105	2100	30	100	3000	5100
soabin	27	95	2600	50	95	4750	7350
suger	15	55	900	75	55	4125	5025
sop	70	35	2450	115	35	4000	6450
ata	18	28	500	120	28	3360	3860
other			56950			15765	72715
			98000			60000	158000

Source of Finance



- Entrepreneur's Contribution 98,000
- Investor's Investment 60,000
- Total 158,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Rice,dal,soabin,suger,ata,chips,etc	2400	72000	864000	907200
0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200
Less Variable Expense (B) 0				
Rice,dal,soabin,suger,ata,chips,etc	1920	57600	691200	725760
Total Variable Expense	1920	57600	691200	725760
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440
Less Fixed Expense				
Rent		00	00	00
Electric Bill		520	6240	6552
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		500	6000	6300
Gard		150	1800	1800
Generator		0	0	0
Mobil Bill		500	6000	6000
Total Fixed Cost (D)		7670	92040	93252
Net Profit (E)= [C-D]		6730	80760	88188
Investment Pay Back			36000	36000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60000	
1.2	Net Profit	80760	84798
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		88188
	Total Cash Inflow	140760	172986
2	Cash Outflow		
2.1	Purchase of Product	60000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96000	36000
3	Net Cash Surplus	44760	136986

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire













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