

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



Project identification and prepared by: Md.Belal Hossain  
Chagal naiya, feni

Project verified by: Shamsul Arefin



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

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

Name	:	<b>ENAMUL HAQUE</b>
Age	:	01/02/1993 ( 24 Years)
Education, till to date	:	Class Nine
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: Horipur, P.O: Horipur Bazar, P.S: Chagal naiya, Dist: Feni.
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>Monoara Begum</b>
(iii) Father's name	:	<b>Abu Teiob</b>
(iv) GB member's info	:	Branch: Pathan nager, Centre # 25/(Female), Member ID:1133, Group No: 01 Member since: 05-07-2010-2016 First loan: BDT 5,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 0,00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01831-917825
Mother's Contact No.	:	01825-061432
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOARA BEGUM** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

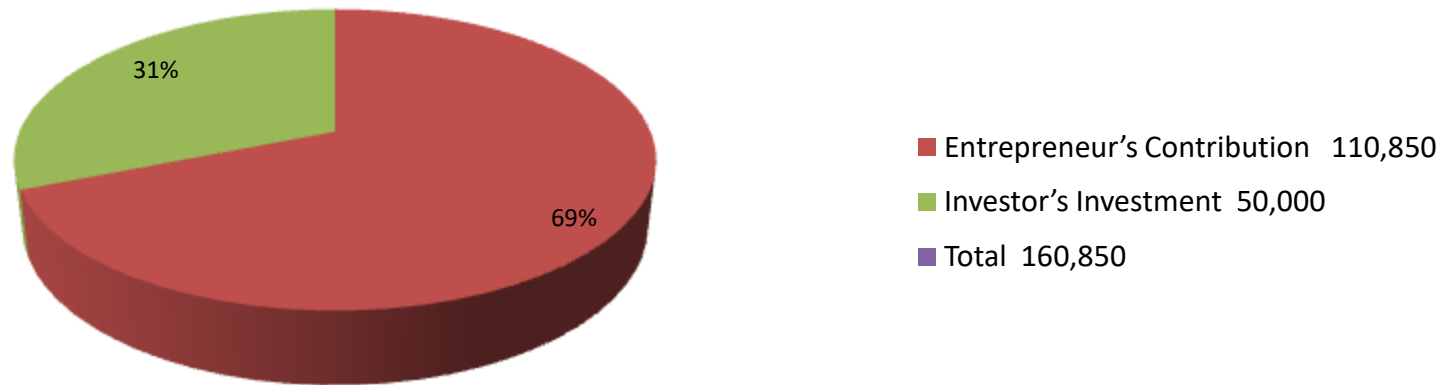
Business Name	:	<b>DALIM STORE</b>
Location	:	Bangla Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 1,61850/-
Financing	:	Self BDT 1,10850/- (from existing business) 83% Required Investment BDT,50,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 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 Soft dirnk,Biscuit, Soap,Wheel,Chanachur, etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Soft dirnk,Biscuit, Soap,Wheel,Chanachur, etc.	2300	69000	828000
	0	0	0
<b>Total Sales(A)</b>	<b>2300</b>	<b>69000</b>	<b>828000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Soft dirnk,Biscuit, Soap,Wheel,Chanachur, etc.	1955	58650	703800
<b>Total Variable Expense</b>	<b>1955</b>	<b>58650</b>	<b>703800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>345</b>	<b>10350</b>	<b>124200</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6200</b>	<b>74400</b>
<b>Net Profit (E)= [C-D]</b>		<b>4150</b>	<b>49800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drink	16,500	22,000	38,500
Biscuit	8,000	10,000	18,000
Soap	3,000	6,000	9,000
Wheel	3,800	3,800	7,600
Chanachur	1,000	0	1,000
Parasut oil	4,750	0	4,750
Musterd oil	3,800	5,000	8,800
Tea	30,000	0	30,000
Others	20,000	3,200	23,200
Flexiload	20,000	0	20,000
<b>Total</b>	<b>110,850</b>	<b>50,000</b>	<b>160,850</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Soft dirnk,Biscuit, Soap,Wheel,Chanachur, etc.	2800	84000	1008000	1058400	1111320
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
Soft dirnk,Biscuit, Soap,Wheel,Chanachur, etc.	2380	71400	856800	899640	944622
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>	<b>899640</b>	<b>944622</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>	<b>158760</b>	<b>166698</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6200</b>	<b>74400</b>	<b>74980</b>	<b>75569</b>
<b>Net Profit (E)= [C-D]</b>		<b>6400</b>	<b>76800</b>	<b>80640</b>	<b>84672</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	76,800	80640	84672
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56800	117440
	<b>Total Cash Inflow</b>	<b>126,800</b>	<b>137,440</b>	<b>202,112</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>56,800</b>	<b>117,440</b>	<b>182,112</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Birulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





\* 01828-396928 \*

Family

MS  
Fashion



এক সানশিপ  
সানশিপ ফ্যাশন  
সানশিপ ফ্যাশন স্টোর, সানশিপ  
সিটি, ঢাকা। ০২-৯৬৬-৫৩২৮৫৭





\* 01828-396928 \*

Family

M  
S  
Fashion



