

Proposed NU Business Name: **DALIM STORE**



Project identification and prepared by: MD. LOKMAN HAKIM
Godagari Unit , Rajshahi

Project verified by: MD. MIJANUR RAHMAN



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOIBUR RAHMAN DALIM
Age	:	17/10/1983(34Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother 1 Sister
Address	:	Vill: Pirijpur,P.O: Pirijpur,P.S: Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. RIJIA KHATUN
(iii) Father's name	:	LATE. FAJOL UDDIN PANJAB
(iv) GB member's info	:	Branch:Matikata,godagari,Centre #04(Female), Member ID: 6968/2, Group No:12 Member since:15/07/2013 First loan: BDT -10000
Further Information:		Existing Loan: BDT 10000, Outstanding loan:1308
(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	:	10years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01742187700
Father's Contact No.	:	01760859009
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RIJIA KHATUN 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 Agriculture.

Proposed Nobin Udyokta Business Info

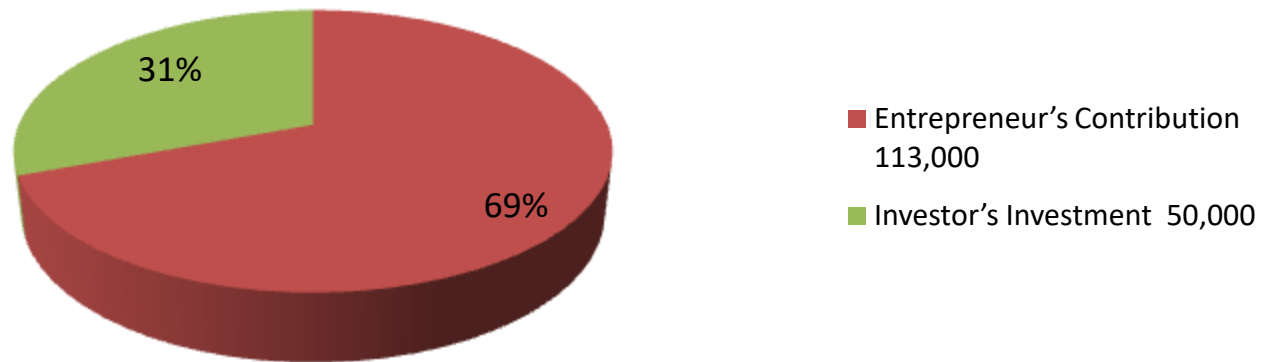
Business Name	:	DALIM STORE
Location	:	Pirijpur, Pirijpur,Godagari, Rajshahi
Total Investment in BDT	:	BDT 163000/-
Financing	:	Self BDT 113000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 20ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sugar, Horliks, Dal, Flour, Cosmetics, Biscuits etc.▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is Rent.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Sugar, Horliks, Dal, Flour, Cosmetics, Biscuits etc	5000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less. Variable Expense			
Sugar, Horliks, Dal, Flour, Cosmetics, Biscuits etc	4000	120000	1440000
Total Variable Expense (B)	4000	120000	1440000
Contribution Margin(CM) [C=(A-B)]	1000	30000	360000
Less. Fixed Expense			
Rent		600	7200
Electricity Bill		1000	12000
Mobile Bill		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Transportation		500	6000
Food/other		0	0
Medicine		0	0
Bank Charge/gurd		100	1200
Total Fixed Cost (D)		7400	88800
Net Profit (E) [C-D]		22600	271200

Investment Breakdown			
Particulars	Existing	Proposed	Proposed Total
Sugar	5000	12500	17500
Horliks	5000	7700	12700
Serelaks	6000	3300	9300
Dal	5000	10000	15000
Flour	4000	4000	8000
Oil	8000	10000	18000
Cosmetics	50000	0	50000
Biscuits	10000	2500	12500
Water Item	20000	0	20000
FREZE		0	
Total	113000	50000	163000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (Sales)					
Sugar, Horliks, Dal, Flour, Cosmetices, Biscuits etc	7000	210000	2520000	2646000	2778300
Total Sales (A)	7000	210000	2520000	2646000	2778300
Less. Variable Expense					
Sugar, Horliks, Dal, Flour, Cosmetices, Biscuits etc	5700	171000	2052000	2154600	2262330
Total Variable Expense (B)	5700	171000	2052000	2154600	2262330
Contribution Margin (CM) [C=(A-B)]	1300	39000	468000	491400	515970
Less. Fixed Expense					
Rent		600	7200	7200	7200
Electricity Bill		1000	12000	12300	12600
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		0	0	0	0
Transportation		500	6000	6300	6600
Food		0	0	0	0
Medicine		0	0	0	0
Bank Charge		100	1200	1200	1200
Total Fixed Cost (D)		7400	88800	89700	90600
Net Profit (E) [C-D]		31600	379200	401700	425370
Investment Payback			20000	20000	20000

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

Sl#	Particulars	1st Year	2nd Year	3rd Year
1	Cash Inflow			
1.1	Investment Infusion by investor	50000		
1.2	Net P[rofit	379200	401700	425370
1.3	Depreciation (Non Cash item)			
1.4	Opening Balance of Cash Surplus		359200	740900
	Total Cash Inflow	429200	760900	1166270
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	359200	740900	1146270

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Pirijpur, Pirijpur, Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

