

Proposed NU Business Name: DALOWAR VARIETIES STORE



Project identification and prepared by: Md. Abu Bakkar Siddique,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD DELOWAR HOSSAIN
Age	:	30-06-1991 (26 Years)
Education, till to date	:	BSS
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	01 Brothers 01 Sisters
Address	:	Vill: Kawlar Chandertec ,P.O: Khilkhet ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Dinara Begum
(iii) Father's name	:	Soleman Hossain
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 20 (Female), Member ID: 9115/1 , Group No: 08 Member since: 01-07-2002 (15 Years) First loan: BDT =10,000 /- Outstanding loan:= 125,700/-
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 & Skill Own Business and Training Info	:	08 years of business experience. : 06 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-914760
Family's Contact No.	:	01716-369793
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Dinara Begum joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DELOWAR VARETIES STORE
Location	:	Kawlar Chandertec,Khilkhet,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 670,000/-
Financing	:	Self BDT 370,000/- (from existing business) 55% Required Investment BDT 300,000/- (as equity) 45 %
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Own Shop
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice,Oil,Suger,Salt,Ata,Patoto,Softdrinks,Cosmetics&Bkash Load etc.▪Average 15 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owner .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

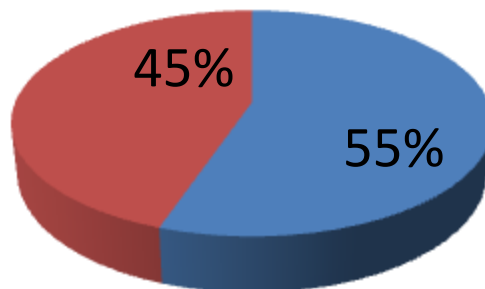
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	5,000	150,000	1,800,000
Bkash, Flexi load	100	3,000	36,000
Total Sales (A)	5,100	153,000	1,836,000
Less. Variable Expense			
Grocery item	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	1,800	25,500	306,000
Less. Fixed Expense			
Electricity Bill		1500	18,000
Transportation		2,000	24,000
Mobile Bill		500	6,000
Entertainment		500	6,000
Salary (self)		7,000	84,000
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D]		14,000	168,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	45	2500	112500	Rice	40	2500	100000	212,500
Dal	140	80	11200	Dal	100	80	8000	19,200
Suger	5	3300	16500	Suger	5	3300	16500	33,000
Ata	3	1700	5100	Ata	4	1700	6800	11,900
Salt	230	35	8050	Salt	250	35	8750	16,800
Soap	560	30	16800	Soap	500	30	15000	31,800
Oil	200	100	20000	Oil	250	100	25000	45,000
Cosmetics	450	110	49500	Cosmetics	300	110	33000	82,500
Soft drinks	300	45	13500	Soft drinks	400	45	18000	31,500
Bkash+Load	1	80000	80000	Bkash+Load	1	50,000	50,000	130,000
Others			36850	Others			18,950	55,800
Total			370,000				300,000	670,000

Source of Finance

■ Entrepreneur's contibution 370000 ■ Investor's Investment 300000 ■ Total 670000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery item	6,000	180,000	2,160,000	2,268,000	2,381,400
Bkash, Flexi load	200	6,000	72,000	75,600	79,380
Total Sales (A)	6,200	186,000	2,232,000	2,343,600	2,460,780
Less. Variable Expense					
Grocery item	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	2,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Electricity Bill		1575	18,900	19,845	20,837
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		12,208	146,500	149,425	152,496
Net Profit (E) [C-D]		20,792	249,500	266,375	284,094
Investment Payback			120,000	120,000	120,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	249,500	266,375	284,094
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		133,500	283,875
	Total Cash Inflow	553,500	403,875	571,969
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	133,500	283,875	451,969

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business : 06 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



দেলোয়ার
১০১ নম্বর দেলোয়ার রোড

প্রয়োজনে পাশে
বিকাশ

iKash
১০১ নম্বর দেলোয়ার রোড

iKash
বিকাশ
কক্স

পাশে পাশে
বিকাশ

Polka Dot

বিকাশ



Bellissimo
PREMIUM ICE CREAM

Barcode and product information label on a green plastic bottle.

Price list or menu board on the wall, featuring several items with prices in a table format.











राज्यपालिका काठमाडौं

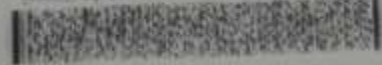
NATIONAL ID CARD / राष्ट्रिय पहिचान कार्ड



नाम: देवप्रसाद देवकोटा
Name: Devesh Prasad
पेशा: देवकोटा देवकोटा
Prof: Devkota
जन्म मिति: ३० असार १९९१
Date of Birth: 30 Aug 1991
ID NO: 19912641038002548

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संस्था: ...
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FAMILY PICTURE

