

## Proposed NU Business Name: RASHEL GENERAL STORE

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Dohar Unite

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

Name	:	<b>SHEK RASHEL</b>
Age	:	01-01-1986 (28Years)
Education, till to date	:	7
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	- 03 Brother 01 Sister
Address	:	Vill: Dokhin Chorgar Para, P.O:Joypara, P.S: Dohar, 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	:	<b>Mst.ROHIMA BEGUM</b>
(iii) Father's name	:	<b>SHEK AUIB ALI</b>
(iv) GB member's info	:	Branch : Joypara, Centar: 66 (Female), Member ID: 6293 , Group No: 05 Member since: 2003-2017(14 years) First loan: BDT 20000
Further Information:		Existing loan: BDT 20000, Outstanding Loan:12080
(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.)	:	No
Business Experiences and Training Info	:	08 experience in running business. 04 Experience in own business
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-952765
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHIMA Begum** joined Grameen Bank since 13 years ago. At first she took BDT 20000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

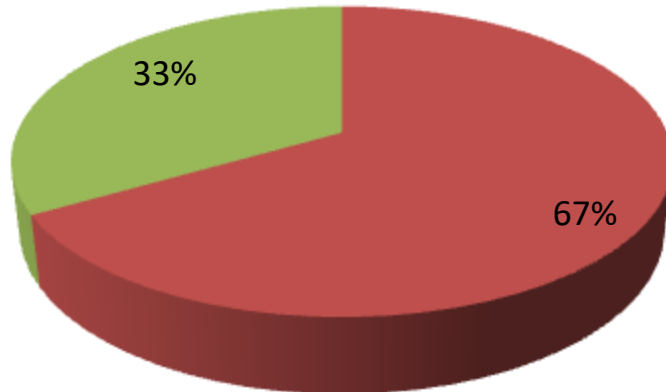
Business Name	:	<b>RASHEL GENERAL STORE</b>
Location	:	Dokhin chor joypara
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity)50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	32 ftx 09 ft=288 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Rice,Dal, oil, Suger items.</li><li>▪Average gain on sales 15%.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The shop is own.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Mobile Bill		200	2400
Total Fixed Cost (D)		8400	100800
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	2	3,500	7,000	2	3,500	7,000	14,000
Dal	1	5,000	5,000	1	5,000	5,000	10,000
Soap	100	55	5,500	100	55	5,500	11,000
Sugar	1	5200	5,200	1	5200	5,200	10,400
Flour	1	5000	5,000	1	5000	18,000	23,000
Oil	2	5000	10,000	2	4000	8,000	18,000
Others			62,300			1,300	63,600
			0			0	0
	107	23755	100,000			50,000	150000

### Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk	2300	69000	828000	869400	912870
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2300</b>	<b>69000</b>	<b>828000</b>	<b>869400</b>	<b>912870</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	<b>1725</b>	<b>51750</b>	<b>621000</b>	652050	<b>684653</b>
<b>Total Variable Expense</b>	<b>1725</b>	<b>51750</b>	<b>621000</b>	<b>652050</b>	<b>684653</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>575</b>	<b>17250</b>	<b>207000</b>	<b>217350</b>	<b>228218</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>8400</b>	<b>100800</b>	<b>101800</b>	<b>102830</b>
<b>Net Profit (E)= [C-D]</b>		<b>8850</b>	<b>106200</b>	<b>111510</b>	<b>117086</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	106,200	111510	117085.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86200	177710
	<b>Total Cash Inflow</b>	<b>156,200</b>	<b>197,710</b>	<b>294,796</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>86,200</b>	<b>177,710</b>	<b>274,796</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE