

# RASEL STORE



29<sup>th</sup> SB Design Lab (executive session)  
17<sup>th</sup> September, 2014 at Yunus Centre

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>RASEL SAWDAGOR</b>
Age	:	13-10-1991 <b>(23 Years)</b>
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: North Kalihati, P.O: Kalihati P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>ASMA</b>
(iii) Father's name	:	Mr. <b>KHUD SAWDAGOR</b>
(iv) GB member's info	:	Branch: Brahmmonshason Kalihati Centre#65(Female), Member ID: 6261, Group No: 11 Member since : 24-08-1998 <i>(16 Years)</i> , First loan: 2,000 taka.
Further Information:		Existing loan:.51,000 Tk Outstanding: Nil
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA etc.	:	No
Education, till to date	:	Class Eight Pass

## ***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	:	Three years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	Father's Income ( Umbrella, Light Etc Maker) Mother's Income (Hawker)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-475434
Mother Contact No.	:	01733-798467
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Asma is a member of Grameen Bank since 16 years. At first she was took 2,000 taka loan from Grameen Bank. Asma consecutively took loan from GB. Utilize, loan in her own hawker business. She was land less member of GB. She also purchase 5 decimal land & three house. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>RASEL STORE</b>
Address/ Location	:	North Kalihati, in own house.
Total Investment in BDT	:	1,30,000 taka
Financing	:	Self BDT 55,000 (from existing business) 42% Required Investment BDT 75,000 (as equity) 58%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	4,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing goods like; Juice, Biscuit, Chanachur, Onion, Garlic, Rice, Oil, Sugar, Pulse, Cosmetics etc. Average 15% gain on purchase. The Business will be increase from the second year 5% gradually. targeting breakeven point is within the first year & payback period is estimated to be three years.

# Existing Business

BDT (TK)

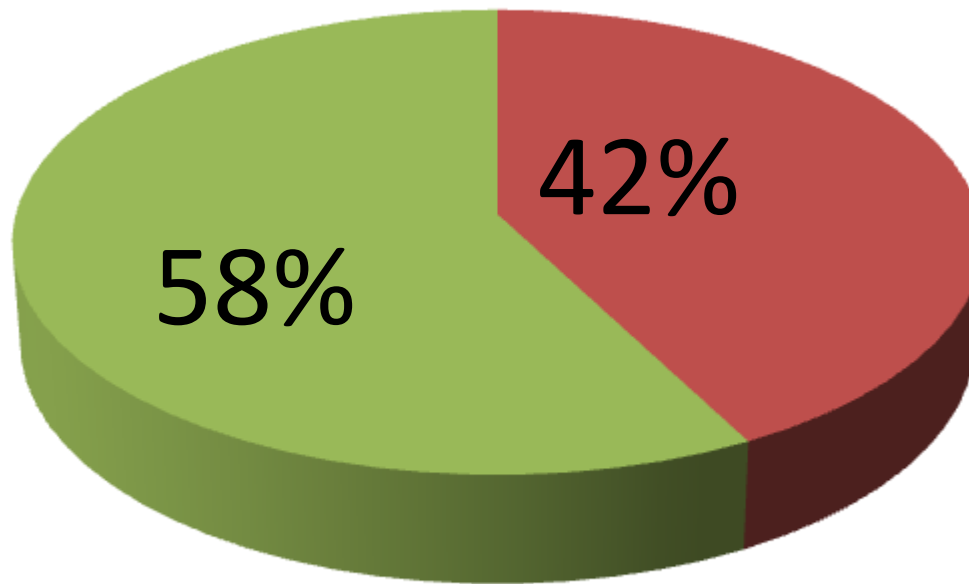
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Onion, Garlic, Turmari, Chili, Oil, Soap, Washing Powder, & Soft Drinks	1,725	51,750	621,000
<b>Total Sales (A)</b>	<b>1,725</b>	<b>51,750</b>	<b>621,000</b>
<b>Less. Variable Expense</b>			
Onion, Garlic, Turmari, Chili, Oil, Soap, Washing Powder, & Soft Drinks	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>225</b>	<b>6,750</b>	<b>81,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Tranaportation		200	2,400
Salary (self)		3,000	36,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>3,900</b>	<b>46,800</b>
<b>Net Profit (E) [C-D]</b>		<b>2,850</b>	<b>34,200</b>

# Investment Breakdown

<b>Particulars</b>	<b>Existing</b>	<b>proposed</b>	<b>proposed Total</b>
Turmeric, Chili, Biscuit, C hanachur, Onion, Garlic, Soft Drinks, Cosmetics	22,000	53,000	75,000
Rice, Oil, Sugar, Pulse	3,000	22,000	25,000
Fridge,	20,000	-	20,000
Furniture (Rack)	10,000	-	10,000
<b>Total</b>	<b>55,000</b>	<b>75,000</b>	<b>1,30,000</b>

# Source of Finance

- Entrepreneur's Contribution 55,000
- Investor's Investment 75,000
- Total 130,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Onion, Garlic, Turmari, Chili, Oil, Soap, Washing Powder, & Soft Drinks	3,220	96,600	1,159,200	1,217,160	1,278,018
<b>Total Sales (A)</b>	<b>3,220</b>	<b>96,600</b>	<b>1,159,200</b>	<b>1,217,160</b>	<b>1,278,018</b>
<b>Less. Variable Expense</b>					
Onion, Garlic, Turmari, Chili, Oil, Soap, Washing Powder, & Soft Drinks	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>	<b>158,760</b>	<b>166,698</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		500	6,000	6,300	6,615
Transportation		400	4,800	5,040	5,292
Salary (self)		4,000	48,000	50,400	52,920
Mobile Bill & SMS Monitoring		400	4,800	5,040	5,292
<b>Non Cash Item</b>					
Depreciation		417	5,000	5,000	5,000
<b>Total Fixed Cost</b>		<b>5,717</b>	<b>68,600</b>	<b>71,780</b>	<b>75,119</b>
<b>Net Profit (E) [C-D)</b>		<b>6,883</b>	<b>82,600</b>	<b>86,980</b>	<b>91,579</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>	<b>30,000</b>

## **CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	75,000		
1.2	Net Profit ( Ownership Tr. Fee added back)	82,600	86,980	91,579
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		57,600	119,580
	<b>Total Cash Inflow</b>	<b>162,600</b>	<b>149,580</b>	<b>216,159</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	75,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000	30,000
	<b>Total Cash Outflow</b>	<b>105,000</b>	<b>30,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>57,600</b>	<b>119,580</b>	<b>186,159</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures







# FAMILY PICTURE

