

# RAFSAN GENERAL STORE



Project identification by: Ediyana Mobarika, Uttarkhan Unit, Dhaka  
Project prepared by: Md Mizanur Rahman Patwary

**Grameen Shakti Samajik Byabosha Ltd.**

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

Name	:	<b>LUTFUR RAHMAN</b>
Age	:	15-01-1981 (34 Years)
Education, till to date	:	B.A Honors
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Chamurkhan P.O: Kachkura P.S: Uttarkhan 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>ANOWARA BEGUM</b>
(iii) Father's name	:	<b>LATE. HIRON MIA</b>
(iv) GB member's info	:	Branch: Uttarkhan Centre # 15 (Female), Member ID: 1812, Group No: 04 Member since: 01-02-1986 (20 Years) First loan: 2,000 taka.
Further Information:	:	Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Yes
(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	:	One years experience in running business.  He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent and Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797-603555
Mother Contact No.	:	01912-384693
NU Project Source/ Reference	:	Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit, Dhaka

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

Most. Anowara Begum is a member of Grameen Bank since 20 years. At first she took 2,000 taka loan from Grameen Bank. Most. Anowara Begum gradually took loan from GB. Utilize loan in Cow rearing and Agriculture. She made a tin shed house. She also purchase 29 decimal land.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAFSAN GENERAL STORE</b>
Location	:	Chamurkhan, Amtola, Uttarkhan,Dhaka
Total Investment in BDT	:	3,00,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tongi bazar.</li><li>▪Agreed grace period is 4 months.</li></ul>

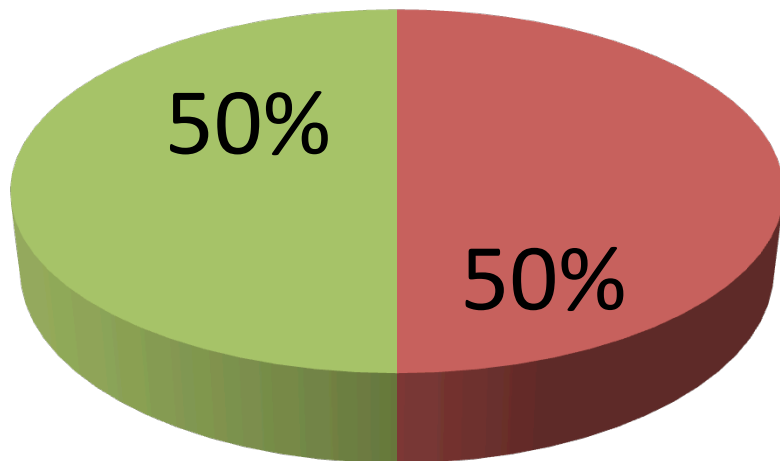
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	3,200	96,000	1,152,000
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,720	81,600	979,200
<b>Total variable Expense (B)</b>	<b>2,720</b>	<b>81,600</b>	<b>979,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		600	7,200
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Others		150	1,800
<b>Total fixed Cost (D)</b>		<b>8,050</b>	<b>96,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,350</b>	<b>76,200</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	1,20,000	1,50,000	2,70,000
Fridge	20,000	-	20,000
Rack	10,000	-	10,000
<b>Total</b>	<b>1,50,000</b>	<b>1,50,000</b>	<b>3,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	5,500	165,000	1,980,000	2,079,000	2,182,950
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	4,675	140,250	1,683,000	1,767,150	1,855,508
<b>Total variable Expense (B)</b>	<b>4,675</b>	<b>140,250</b>	<b>1,683,000</b>	<b>1,767,150</b>	<b>1,855,508</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>825</b>	<b>24,750</b>	<b>297,000</b>	<b>311,850</b>	<b>327,443</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		600	7,200	8,000	9,000
Mobile bill & SMS Monitoring		550	6,600	6,800	7,000
Transportation		2,000	24,000	25,000	26,000
Salary (self)		7,000	84,000	84,000	84,000
Others		200	2,400	3,000	3,000
<b>Non Cash Item</b>					
Depreciation		417	5,000	5,000	5,000
<b>Total Fixed Cost</b>		<b>11,767</b>	<b>141,200</b>	<b>143,800</b>	<b>146,000</b>
<b>Net Profit (E) [C-D]</b>		<b>12,983</b>	<b>155,800</b>	<b>168,050</b>	<b>181,442</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</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	150,000		
1.2	Net Profit	155,800	168,050	181,442
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		100,800	213,850
	<b>Total Cash Inflow</b>	<b>310,800</b>	<b>273,850</b>	<b>400,293</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>100,800</b>	<b>213,850</b>	<b>340,293</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 09 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  
Local competitors;

Pictures

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স্টোর

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জেনারেল  
স্টোর



























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: লুৎফুর রহমান

Name: Lutfur Rahman

পিতা: মৃত হিরন মিয়া

মাতা: আনোয়ার বেগম

Date of Birth: 15 Jan 1981

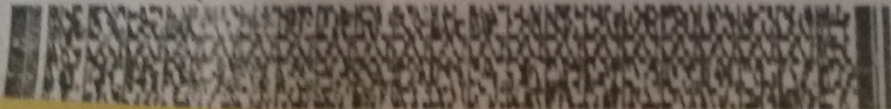
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাড়ি নং: ৯৩১/৭, রাজা নং/নাম: চামুরখান, চামুরখান, ডাকঘর: কাঁচকুড়া -  
১২৩০, উত্তর খান, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২১/১১/২০০৭



# FAMILY PICTURE

