

Proposed NU Business Name: **RASEL STORE**



Project identification and prepared by: Md. Habil Uddin Shah,
Keranegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASEL AHMED
Age	:	07-02-1989 (27 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Sister
Address	:	Vill: Vawal Monhoria tara nogor, P.O: ati-1312, P.S: Keraneegonj, 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	:	RASIDA BEGUM
(iii) Father's name	:	MD. MONJUR HOSEN
(iv) GB member's info	:	Branch: Shakta, Centre # 30(Female), Member ID: 4392/1, Group No: 04 Member since: 01-02-1995(08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-102800
Mother's Contact No.	:	01819502069
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASIDA BEGUM joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASEL STORE
Location	:	North Ramerkanda, Ruhitpur, keranigonj
Total Investment in BDT	:	BDT 185,000/-
Financing	:	Self BDT 1,05,000/-(from existing business) 57% Required Investment BDT 80,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 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; Grocery item & cosmetics etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Rohitpur.▪Agreed grace period is 3 months.

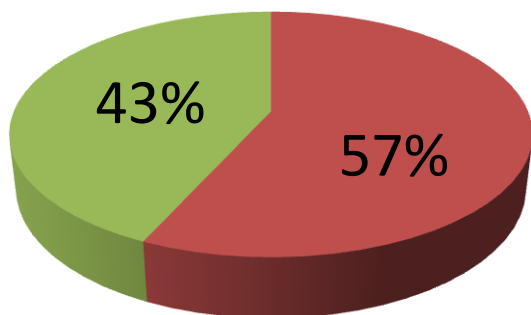
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,750	82,500	990,000
Total Sales (A)	2,750	82,500	990,000
Less. Variable Expense			
Grocery Item	2,338	70,125	841,500
Total variable Expense (B)	2,338	70,125	841,500
Contribution Margin (CM) [C=(A-B)]	413	12,375	148,500
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		100	1,200
Salary (self)		5,000	60,000
Transportation		1,500	18,000
Entertainment		100	1,200
Generator Bill		300	3,600
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		5,075	60,900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks (15 x650)	9,750	16,250	26,000
Biscuit (12 x 450)	5,400	0	5,400
Cosmetics item	10,000	0	10,000
Soya Bin Oil (1)	16,000	16,000	32,000
Pulse (3 x 3550)	10,600	17,550	28,150
Bulb, Chanachur	1,500	0	1,500
Rice (5 x 2500)	12,500	25,000	37,500
Others	39,250	5,200	44,450
Total	105,000	80,000	185,000

Source of Finance



- Entrepreneur's Contribution 105,000
- Investor's Investment 80,000
- Total 185,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	4,300	129,000	1,548,000	1,625,400
Total Sales (A)	4,300	129,000	1,548,000	1,625,400
Less. Variable Expense				
Grocery Item	3,655	109,650	1,315,800	1,381,590
Total variable Expense (B)	3,655	109,650	1,315,800	1,381,590
Contribution Margin (CM) [C=(A-B)]	645	19,350	232,200	243,810
Less. Fixed Expense				
Electricity Bill		300	3,600	3,600
Mobile Bill		100	1,200	1,500
Salary (self)		5,000	60,000	60,000
Transportation		2,000	24,000	26,000
Entertainment		100	1,200	1,500
Generator Bill		300	3,600	4,000
Salary (staff)		2,500	30,000	30,000
Total Fixed Cost		10,300	123,600	126,600
Net Profit (E) [C-D]		9,050	108,600	117,210
Investment Payback			48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	108,600	117,210
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		60,600
	Total Cash Inflow	188,600	177,810
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	60,600	129,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 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











FAMILY PICTURE

