

RAHIM VARIETIES STORE



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUR RAHIM (BABU)
Age	:	05-07-1989 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 Brothers & 4 Sister
Present Address		Vill: Barua P.O: Barua P.S: Khilkheta 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	:	Mrs. RASHIDA BEGUM
(iii) Father's name	:	Mr. SHAHJAHAN DEWAN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 4 (Female), Member ID: 1534/1, Group No: 04 Member since: 18 Years First loan: 5,000 taka.
Further Information:		Existing loan: 18,000 Taka Outstanding loan: 8,600 Taka
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	Yes, Since 9 years.
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857-376148
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rashida Begum is a member of Grameen Bank since 18 years. At first she took 5,000 taka loan from Grameen Bank. Rashida Begum gradually took loan from GB. Utilize loan in cow rearing & her husband grocery shop business. She also made a house . Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHIM VARIETIES STORE
Location	:	At entrepreneur own house Barua, Khilkhet, Dhaka
Total Investment in BDT	:	2,52,000 taka
Financing	:	Self BDT 1,02,000 (from existing business) 40% Required Investment BDT 1,50,000 (as equity) 60%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Sugar, Biscuit, Soft drinks, Oil, Soap, Chanachur, Rope, Fuel (wood) etc.▪The business is operating by entrepreneur. Existing one employee.▪The shop is situated at entrepreneur own house.▪Collects grocery item from Tongi bazar, Ichapura & various company agent.▪Collects fuel from Bishawroad.▪Agreed grace period is 4 months.

Existing Business (BDT)

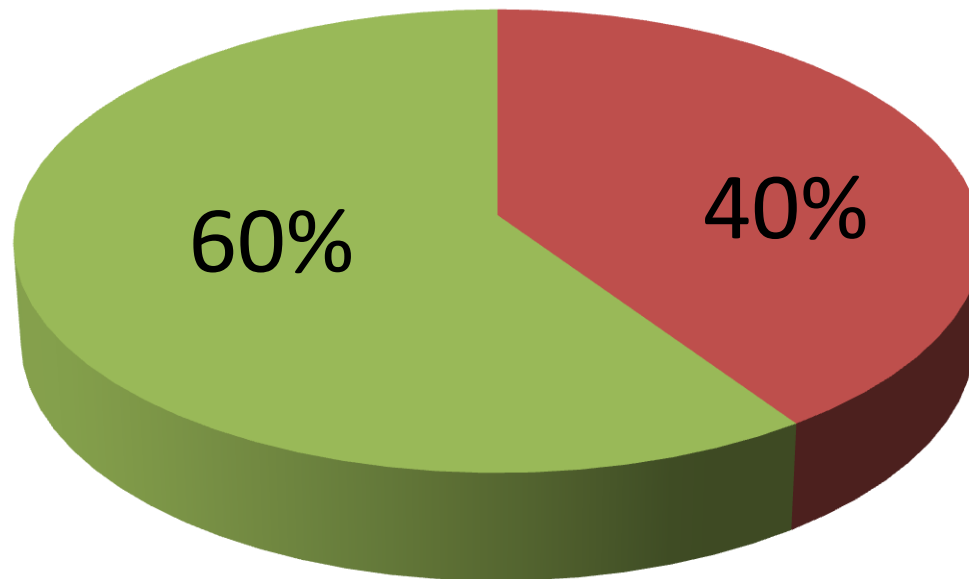
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Sugar, Oil, Soft drinks Soap, Turmeric, Chili, Rope etc	2,000	60,000	720,000
Fuel (wood)(3 maund x 260)	780	23,400	280,800
Total Sales (A)	2,780	83,400	1,000,800
Less. Variable Expense			
Rice, Pulse, Sugar, Oil, Soft drinks Soap, Turmeric, Chili, Rope etc	1,760	52,800	633,600
Fuel (wood)(3 maund x 150)	450	13,500	162,000
Total variable Expense (B)	2,210	66,300	795,600
Contribution Margin (CM) [C=(A-B)]	570	17,100	205,200
Less. Fixed Expense			
Electricity Bill		500	6,000
Transportation (fuel)		4,500	54,000
Transportation (grocery)		400	4,800
Salary (self)		4,000	48,000
Salary (staff)		3,000	36,000
Mobile Bill		300	3,600
Others		300	3,600
Total fixed Cost (D)		13,000	156,000
Net Profit (E) [C-D]		4,100	49,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice-4,200, Bran-1600, Urea fertilizer-850, Soft drinks-5,500, Mustard Oil-525, Kerosene-1,460, Potato, Spicy, Onion, Garlic, Cosmetics, Screw, Rope, Salt, Chanachur-50,000	68,000	1,39,000	2,07,000
Fuel (wood)	4,000	10,000	14,000
Fridge	20,000	-	20,000
Television	4,000	-	4,000
Rack	6,000	-	6,000
Sign-Board	-	1,000	1,000
Total	1,02,000	1,50,000	2,52,000

Source of Finance

- Entrepreneur's Contribution 102,000
- Investor's Investment 150,000
- Total 252,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Rice, Pulse, Sugar, Oil, Soap, Rope, Cosmetics, Screw, Spicy etc	3,000	90,000	1,080,000	1,134,000	1,190,700
Fuel (wood) (5 maund x 260)	1,300	39,000	468,000	491,400	515,970
Total Sales (A)	4,300	129,000	1,548,000	1,625,400	1,706,670
Less. Variable Expense					
Rice, Pulse, Sugar, Oil, Soap, Rope, Cosmetics, Screw, Spicy etc	2,640	79,200	950,400	997,920	1,047,816
Fuel (wood) (5 maund x 150)	750	22,500	270,000	283,500	297,675
Total variable Expense (B)	3,390	101,700	1,220,400	1,281,420	1,345,491
Contribution Margin (CM) [C=(A-B)	910	27,300	327,600	343,980	361,179
Less. Fixed Expense					
Electricity Bill		500	6,000	6,000	6,000
Transportation (fuel)		7,500	90,000	94,500	99,225
Transportation (grocery)		600	7,200	7,200	7,200
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Mobile bill & SMS Monitoring		500	6,000	6,000	6,000
Others		300	3,600	3,600	3,600
Non Cash Item					
Depreciation		350	4,200	4,200	4,200
Total Fixed Cost		17,750	213,000	217,500	222,225
Net Profit (E) [C-D]		9,550	114,600	126,480	138,954
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	114,600	126,480	138,954
1.3	Depreciation (Non cash item)	4,200	4,200	4,200
1.4	Opening Balance of Cash Surplus		58,800	129,480
	Total Cash Inflow	268,800	189,480	272,634
2	Cash Outflow			
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
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	58,800	129,480	212,634

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill :8 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
Local competitors;

Pictures









FAMILY PICTURE

