

Proposed NU Business Name: **RANA GENERAL STORE**



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Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



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

Name	:	<b>MD RANA HOSSAIN</b>
Age	:	10-07-1985 ( 30 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Borir para, Uttor para P.O: Jirabo, P.S: Savar 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>MOST. PANOWARA BEGUM</b>
(iii) Father's name	:	<b>MD LEHAJ UDDIN</b>
(iv) GB member's info	:	Branch: Eiarpur Ashulia , Centre # 16 (Female), Member ID: 1841 Group No: 05 Member since: 15-04-2004 (11 Years) First loan:5,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 48,000
(v) Who pays GB loan installment	:	Mother
(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	:	Fifteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01956-126460
Mother Contact No.	:	01934-989093
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

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

Panowara Begum is a member of Grameen Bank since 11 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RANA GENERAL STORE</b>
Location	:	Borirpara, Uttar para, Norshinghopur, Savar, Dhaka
Total Investment in BDT	:	BDT 3,20,000
Financing	:	Self BDT 1,70,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The entrepreneur is owner of the shop.</li><li>▪Collects goods from Jamgora.</li><li>▪Agreed grace period is 4 months.</li></ul>

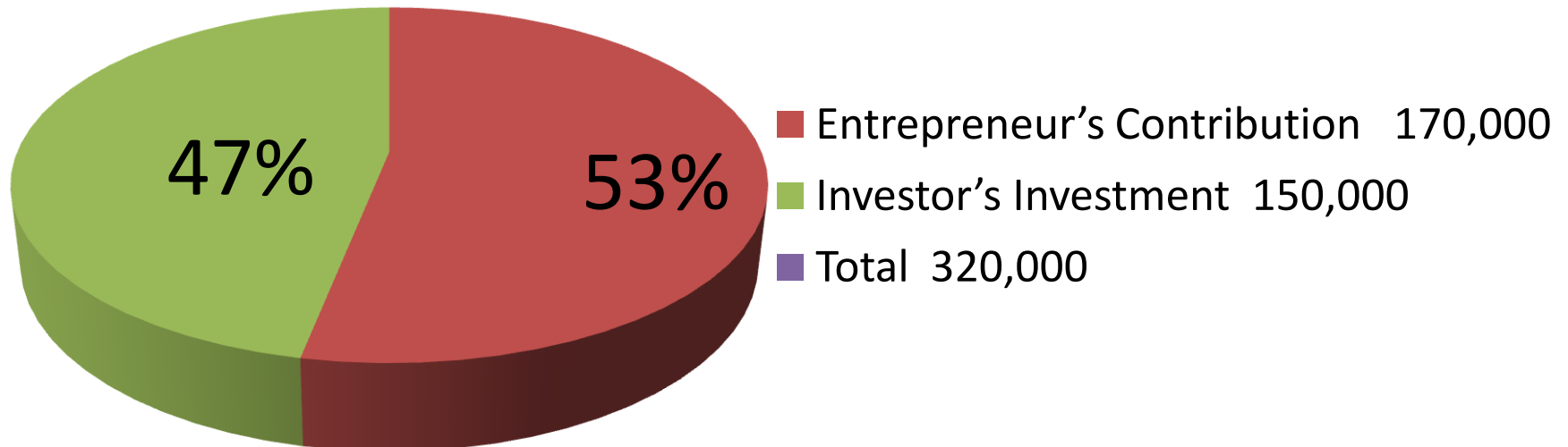
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	3,400	102,000	1,224,000
<b>Total Sales (A)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Less. Variable Expense</b>			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	2,890	86,700	1,040,400
<b>Total variable Expense (B)</b>	<b>2,890</b>	<b>86,700</b>	<b>1,040,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>510</b>	<b>15,300</b>	<b>183,600</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,000	12,000
Mobile Bill		150	1,800
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		1,000	12,000
Entertainment		150	1,800
<b>Total fixed Cost (D)</b>		<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,500</b>	<b>90,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Egg, Oil, Biscuit, Soap	70,000	50,000	1,20,000
Soft drinks, Salt, Mustard oil	50,000	50,000	1,00,000
Washing powder, Chanachur, Cosmetics etc	50,000	50,000	1,00,000
<b>Total</b>	<b>1,70,000</b>	<b>1,50,000</b>	<b>3,20,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, 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, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, 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>					
Electricity Bill		1,000	12,000	12,000	12,000
Mobile bill & SMS Monitoring		350	4,200	4,800	5,200
Transportation		800	9,600	11,500	13,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		150	1,800	2,000	2,200
<b>Total Fixed Cost</b>		<b>11,300</b>	<b>135,600</b>	<b>138,300</b>	<b>140,900</b>
<b>Net Profit (E) [C-D)</b>		<b>13,450</b>	<b>161,400</b>	<b>173,550</b>	<b>186,543</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	161,400	173,550	186,543
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		101,400	214,950
	<b>Total Cash Inflow</b>	<b>311,400</b>	<b>274,950</b>	<b>401,493</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>101,400</b>	<b>214,950</b>	<b>341,493</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 15 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















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# FAMILY PICTURE

