

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



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Lutfur Rahman
Age	:	15-01-1981 (36 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Chamur khan ,P.O: Kanchkura ,P.S: Uttorkhan, 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	:	Late Hiron Mia
(iii) Father's name	:	Anowara Begum
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 17 (Female), Member ID: 3526/1 , Group No: 03 Member since: 03-05-1997 (20Years) First loan: BDT = 3,000 /- Last loan= 50,000/- Outstanding loan:= Nill
Further Information:		
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-340642
Family's Contact No.	:	01935-825545
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anowara Begum joined Grameen Bank since 20 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Rafsan General Store
Location	:	Chamurkhan,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 700,000/-
Financing	:	Self BDT 400,000/- (from existing business) 57% Required Investment BDT 300,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	20 ft x 18 ft= 360 square ft
Security of the shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Iteam And Flexiload, Bkash etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is rented .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

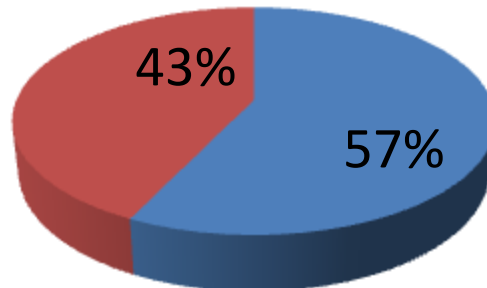
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grosary Iteam	4,500	135,000	1,620,000
	0	0	0
Total Sales (A)	4,500	135,000	1,620,000
Less. Variable Expense			
Grosary Iteam	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		800	9,600
Transportation		2,000	24,000
Mobile Bill		1000	12,000
Entertainment		1000	12,000
Salary (sttaf)		6,000	72,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		20,000	240,000
Net Profit (E) [C-D]		7,000	84,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Rice	25	2800	70000	Rice	20	2800	56000	126,000
Pulse	7	4500	31500	Pulse	10	4500	45000	76,500
Ata	8	1350	10800	Ata	12	1350	16200	27,000
Moyda	6	1700	10200	Moyda	8	1700	13600	23,800
Oil	3	16000	48000	Oil	5	16000	80000	128,000
Potato	10	960	9600	Potato	10	960	9600	19,200
Soft Drinks	30	570	17100	Soft Drinks	25	570	14250	31,350
Cosmetics	60	150	9000	Cosmetics	50	150	7500	16,500
Flexi & Bkash	0	0	100000	Flexi & Bkash	0	0	50000	150,000
Advanced Security	1	40000	40000				0	40,000
Others			53800	Others			7,850	61,650
Total			400,000				300,000	700,000

Source of Finance

■ Entrepreneur's contibution 400000 ■ Investor's Investment 300000 ■ Total 700000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grosary lteam	5,500	165,000	1,980,000	2,079,000	2,182,950
	0	0	0	0	0
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Grosary lteam	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		840	10,080	10,584	11,113
Transportation		2,000	24,000	24,000	24,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		1,000	12,000	12,000	12,000
Salary (sttaf)		6000	72,000	75,600	79,380
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		20,090	241,080	245,814	250,785
Net Profit (E) [C-D]		12,910	154,920	169,986	185,805
Investment Payback			120,000	120,000	120,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	154,920	169,986	185,805
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		34,920	84,906
	Total Cash Inflow	454,920	204,906	270,711
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	34,920	84,906	150,711

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Own Business : 05 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



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FAMILY PICTURE

