

Proposed NU Business Name: **RASEL STORE**



Project identification and prepared by: Hafizur Rahman,
Mawna Unit, Gajipur

Project verified by Md. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASEL MONDOL
Age	:	15-09-1992(25 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brather 1 Sister
Address	:	Vill: Barotupa, P.O: Souths Barotupa, P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST RAHELA AKTER
(iii) Father's name	:	MD MOKTER HOSEN MONDOL
(iv) GB member's info	:	Branch: Mawna, Sreepur, Centre # 8(Female), Member ID: 1204/1, Group No: 02 Member since: 05/07/2009(08 years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 60,000, Outstanding loan: 23,010
(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	:	8 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.	:	01680-032751
Mother's Contact No.	:	01674-837975
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RAHELA AKTER; joined Grameen Bank since 08 years ago. At first she took 20,000 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	:	Barotupa bazar, Gazipur
Total Investment in BDT	:	BDT 1,25,000/-
Financing	:	Self BDT 75,000/--(from existing business) 60% Required Investment BDT 50,000/--(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 15ft= 150square 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; Rice,oil,dal,sugar soap Juice ,Biscuit etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed. ▪The shop is self. ▪Collects goods from Mawna. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Rice,oil,dal,sugar soap , Juice ,Biscuit etc	2,380	71,400	8,56,800
Total variable Expense (B)	2,380	71,400	8,56,800
Contribution Margin (CM) [C=(A-B)]	4,20	12,600	1,51,200
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		4,00	4,800
Transportation		2,00	2,400
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
Gurd		1,50	1,800
Genaretor		1,80	2,260
Mobile Bill		2,00	2,400
Total fixed Cost (D)		7,330	87,960
Net Profit (E) [C-D]		5,270	63,240

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Suger	3,200	16,000	19,200
Soap	2,100	4,500	6,600
Soyabin oil	2,000	10,000	12,000
Coil	1,200	8,00	2,000
Powder	9,00	4,500	5,400
Biscut(12x550)	6,500	0	6,500
Chanachur (05 x450)	3,000	0	3,000
Frige (08 x 200)	20,000	0	20,000
Others	16,100	14,200	30,300
Security	40000	0	40000
Total	75,000	50,000	1,25,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	5,000	1,50,000	1,800,000	1,890,000
Total Sales (A)	5,000	1,50,000	1,800,000	1,890,000
Less. Variable Expense				
Rice,oil,dal,sugar, soap , Juice ,Biscuit etc	4,250	1,27,500	1,530,000	1,606,500
Total variable Expense (B)	4,250	1,27,500	1,530,000	1,606,500
Contribution Margin (CM) [C=(A-B)]	7,50	22,500	2,70,000	2,83,500
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity bill		8,00	9,600	10,000
Transportation		1,200	14,400	15,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		5,00	6,000	6,500
Gurd		1,50	1,800	1,800
Genaretor		1,80	2,160	2,160
Mobile Bill		6,00	7,200	7,500
Total Fixed Cost		12,430	1,49,160	1,50,960
Net Profit (E) [C-D]		10,070	1,20,840	1,32,540
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	1,20,840	1,32,540
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		67,830
	Total Cash Inflow	1,70,840	2,00,370
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan	23,010	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	1,03,010	30,000
3	Net Cash Surplus	67,830	1,70,370

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 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

এক ঘন্টারেই তেল-চবি পরিহার

এক ঘন্টারেই তেল-চবি পরিহার

রাজসেল স্টোর

বারভোপা বাজার, গাড়ীপুর।





এক ঘন্টারেই
তেল-চর্বি পরিষ্কার



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एक नया पीपल का फल है
मेहनत का फल है





Shelf area on the left side of the store, containing various boxes and products. A yellow umbrella is hanging from the shelf. A sign with the word "Closeup" is visible on the left side.

Central shelving unit filled with various products, including boxes of instant noodles, bottles of cooking oil, and bags of rice. A sign with the word "Closeup" is visible on the right side.

Television set mounted on a counter, displaying a bright, colorful image. The brand name "GoldStar" is visible on the bottom right of the TV.

Area on the floor containing several bags of rice, including one labeled "FRESH" and "NET WEIGHT". There are also various boxes and plastic bags scattered around.

Area on the floor to the right of the rice bags, containing a sign with text in Hindi and a small illustration of a person.









FAMILY PICTURE

