

Proposed NU Business Name: **RAHIM STORE**



Project identification and prepared by: Md : Aniser Rahaman,  
Porshuram, Feni

Project verified by: Shushanto Byashas



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

Name	:	<b>MOSTAFIZUR RAHAMAN (SHAHID)</b>
Age	:	30-12 -1991(26Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	0 Daughter , 0 Son
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill :Dakhin saldhar P.O: Saldhor Bazar, P.S: Porshuram, Dist: Feni
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>HOSNEARA BEGUM</b> <input type="checkbox"/>
(iii) Father's name	:	<b>ABDUR RAHIM MOJUMDAR</b>
(iv) GB member's info	:	Member ID- 2335, Centre # 28 Female), Group No:04 First loan: BDT 5000/- Existing loan: BDT 30000/- Outstanding loan: BDT - :
Further Information:		No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(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.)	:	No
Business Experiences and Training Info	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-None
Other Own/Family Sources of Liabilities	:	-None
Entrepreneur Contact No.	:	01856- 340697
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Porshuram Unit ,Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

**HOSNEARA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAHIM STORE</b>
Location	:	Sreepur road Fulgazi Bazar, Porshuram, Feni
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 115,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 14 ft= 140 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has run the business like as store</li><li>▪ Gain on sales 15%.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The farm is rented.</li><li>▪ Agreed grace period is 3 months.</li></ul>

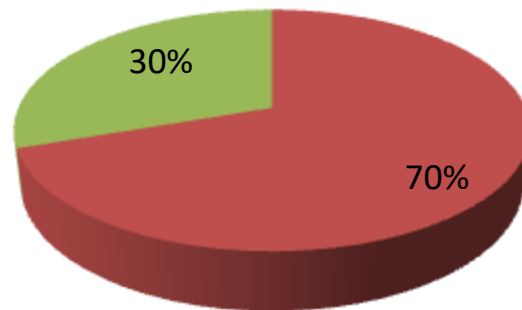
## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2800	84000	1008000
	0	0	0
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contribution Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7800	93600
Net Profit (E)= [C-D]		4800	57600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	2	2,500	5,000	5	2500	12,500	17,500
Dal	2	4,200	8,400	4	4200	16,800	25,200
Soap	200	55	11,000			0	11,000
Sugar	3	3000	9,000	2	3000	6,000	15,000
Flour	2	4200	3,300			0	3,300
Oil	300	90	27,000				27,000
Security			50,000				50,000
Others			1,300			14,700	16,000
	509	14045	115,000	11	9,700	50,000	165,000

## Source of Finance



- Total 165,000
- Entrepreneur's Contribution 115,000
- Investor's Investment 50,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,Sugar,Soap,Flour,Oil,Salt,Cake,milk ETC	3300	99000	1188000	1247400	1309770
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>	<b>1309770</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	2805	84150	1009800	1060290	1113305
<b>Total Variable Expense</b>	<b>2805</b>	<b>84150</b>	<b>1009800</b>	<b>1060290</b>	<b>1113305</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>495</b>	<b>14850</b>	<b>178200</b>	<b>187110</b>	<b>196466</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7800</b>	<b>93600</b>	<b>94180</b>	<b>94769</b>
<b>Net Profit (E)= [C-D]</b>		<b>7050</b>	<b>84600</b>	<b>88830</b>	<b>93272</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	84,600	88830	93271.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64600	133430
	<b>Total Cash Inflow</b>	<b>134,600</b>	<b>153,430</b>	<b>226,702</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>64,600</b>	<b>133,430</b>	<b>206702</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 02 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













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পানি



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জিরা  
পানি



রাহিম স্টোর

ফুলগাছী বাজার



# FAMILY PICTURE

