

# RAHIM GENERAL STORE



28<sup>th</sup> SB Design Lab (executive session)  
07<sup>th</sup> September, 2014 at Yunus Centre

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>ABDUR RAHIM</b>
Age	:	25-10-1983 <b>(31 Years)</b>
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sister
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. <b>ANOWARA</b>
(iii) Father's name	:	Mr. <b>AZIZ AHAMMED MUNSHI</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 39 (Female), Member ID.: 3746, Group No: 04 Member since 05-07-1994 <i>(20 Years)</i> , First loan:1,500 taka.
Further Information:	:	Existing loan:.1,10,000 Tk Outstanding: 46,700 taka
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc..	:	No
Education, till to date	:	Signature

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Currently run a grocery shop
Business Experiences and Training Info	:	One years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	He is also work as a Mason in terms of contract.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01969-873042
Family Contact No.	:	01534-647522
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

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

Anowara is a member of Grameen Bank since 20 years. At first she was took 1,500 taka loan from Grameen Bank. Anowara consecutively took loan from GB. Utilize this loan by purchase a got, then a cow. She also purchase a land & make a house. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>RAHIM GENERAL STORE</b>
Address/ Location	:	Vill: Delna, P.O: Tolna P.S: Khilkhet Dist: Dhaka
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	5,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing products like; Rice, Flour, Salt, Soft drinks, Biscuit, Chanachur, Chips, Cake etc. The targeting breakeven point is within the first year & payback period is estimated to be three years.

# PROJECT SUMMERY



- ✓ Running a grocery shop with an experience of one years.
- ✓ All kind of consumer product like; Rice, Flour, Salt, Soft drinks, Biscuit, Chanachur, Chips, Cake etc are available.
- ✓ Average 10% gain on purchase.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing no employee.
- ✓ The entrepreneur also work as a mason in terms of contract.
- ✓ The shop is rented.

# Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Flour, Sugar, Milk, Biscuit, Chips	2,750	82,500	990,000
Soft Drinks, Juice, Bread, Banana, Salt, Potato	1,650	49,500	594,000
<b>Total Sales (A)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>
<b>Less. Variable Expense</b>			
Rice, Flour, Sugar, Milk, Biscuit, Chips	2,500	75,000	900,000
Soft Drinks, Juice, Bread, Banana, Salt, Potato	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,200	26,400
Electricity Bill		500	6,000
Tranaportation		2,000	24,000
Mobile Bill		200	2,400
Entertainment & Others		300	3,600
<b>Total fixed Cost (D)</b>		<b>5,200</b>	<b>62,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,800</b>	<b>81,600</b>

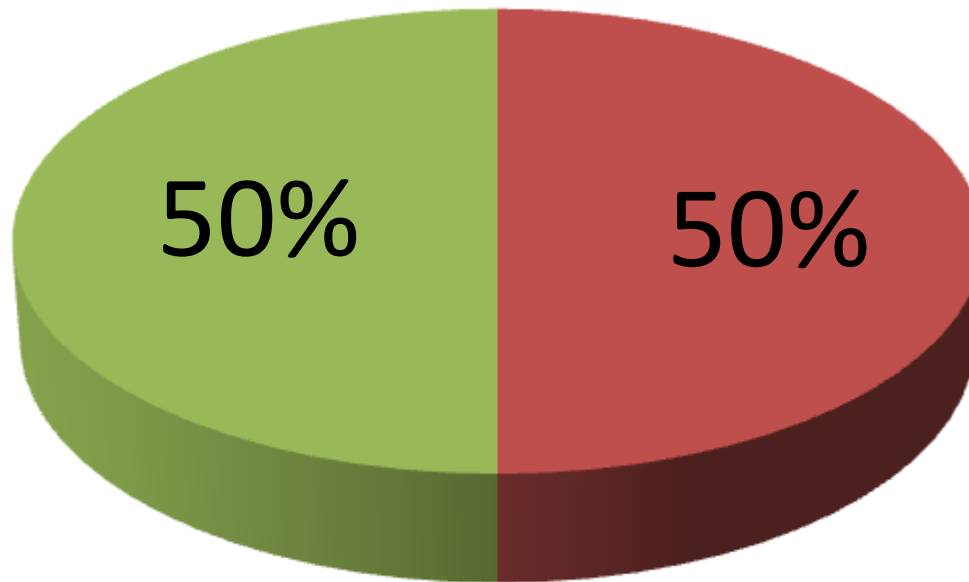
# Investment Breakdown

<b>Particulars</b>	<b>Existing</b>	<b>proposed</b>	<b>proposed Total</b>
Rice, Flour, Milk, Sugar, Potato	40,000	50,000	90,000
Soft Drinks, Juice, Bread, Salt	45,000	50,000	95,000
Fridge	15,000	-	15,000
<b>Total</b>	<b>1,00,000</b>	<b>1,00,000</b>	<b>2,00,000</b>



# Source of Finance

- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000



# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Rice, Flour, Sugar, Milk, Biscuit, Chips	4,950	148,500	1,782,000	1,871,100	1,964,655
Soft Drinks, Juice, Bread, Banana, Salt, Potato	3,300	99,000	1,188,000	1,247,400	1,309,770
<b>Total Sales (A)</b>	<b>8,250</b>	<b>247,500</b>	<b>2,970,000</b>	<b>3,118,500</b>	<b>3,274,425</b>
<b>Less. Variable Expense</b>					
Rice, Flour, Sugar, Milk, Biscuit, Chips	4,500	135,000	1,620,000	1,701,000	1,786,050
Soft Drinks, Juice, Bread, Banana, Salt, Potato	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>7,500</b>	<b>225,000</b>	<b>2,700,000</b>	<b>2,835,000</b>	<b>2,976,750</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
Rent		2,200	26,400	27,720	29,106
Electricity Bill		600	7,200	7,560	7,938
Transportation		2,500	30,000	31,500	33,075
Mobile Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	63,000	66,150
Entertainment, SMS Monitoring & Others		500	6,000	6,300	6,615
<b>Non Cash Item</b>					
Depreciation		250	3,000	3,000	3,000
<b>Total Fixed Cost</b>		<b>11,350</b>	<b>136,200</b>	<b>142,860</b>	<b>149,853</b>
<b>Net Profit (E) [C-D]</b>		<b>11,150</b>	<b>133,800</b>	<b>140,640</b>	<b>147,822</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit ( Ownership Tr. Fee added back)	133,800	140,640	147,822
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		51,800	155,440
	<b>Total Cash Inflow</b>	<b>236,800</b>	<b>195,440</b>	<b>306,262</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan	45,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>185,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>51,800</b>	<b>155,440</b>	<b>266,262</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 1 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures





# FAMILY PICTURE

