

# RANA STORE



Project identification by: Abu Bakkar Siddique

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**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>MD RANA MIA</b>
Age	:	18-08-1992 (23 Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Present Address		Vill: Lanjoni para P.O: Barua P.S: Khilkheta 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 AMBIA AKTER</b>
(iii) Father's name	:	<b>MD CHAND MIA</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 02 (Female), Member ID: 1034/2, Group No: 03 Member since: 01-01-2001 (14 Years) First loan: 5,000 taka.
Further Information:		Existing loan: 80,000 Taka Outstanding loan: 57,920 Taka
(v) Who pays GB loan installment	:	Father : 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.)	:	Nil
Business Experiences and Training Info	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Head mason and Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-498391
Father Contact No.	:	01911-753098
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

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

Most. Ambia Akter is a member of Grameen Bank since 14 years. At first she took 5,000 taka loan from Grameen Bank. Most. Ambia Akter gradually took loan from GB. Utilize loan in Agriculture. She made a house.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RANA STORE</b>
Location	:	Lanjoni para bridge mor, Dokshinkhan, Dhaka
Total Investment in BDT	:	BDT 1,80,000
Financing	:	Self BDT 80,000 (from existing business) 44% Required Investment BDT 1,00,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, Tea, Betel Leaf etc.</li><li>▪Average 12% gain on sales.</li><li>▪Average 30% gain on tea and betel leaf sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪Collects oil from Dokshinkhan bazar and Tongi bazar.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

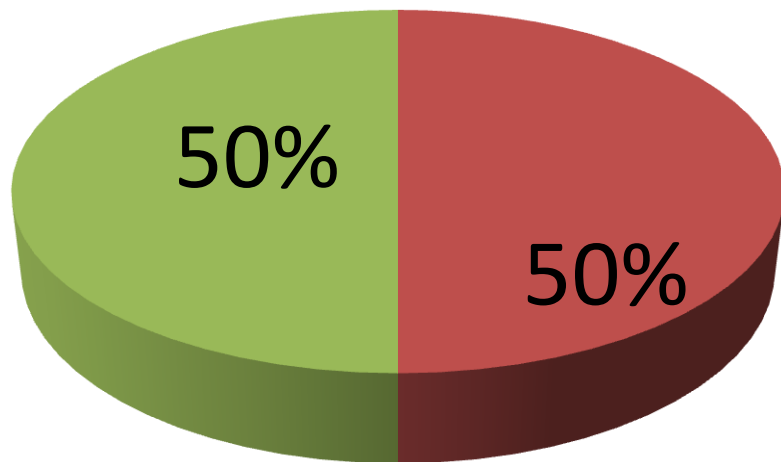
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, etc	3,500	105,000	1,260,000
Tea & Betel Leaf,	800	24,000	288,000
<b>Total Sales (A)</b>	<b>4,300</b>	<b>129,000</b>	<b>1,548,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, etc	3,080	92,400	1,108,800
Tea & Betel Leaf,	560	16,800	201,600
<b>Total variable Expense (B)</b>	<b>3,640</b>	<b>109,200</b>	<b>1,310,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Transportation		800	9,600
Entertainment		100	1,200
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Others		100	1,200
<b>Total fixed Cost (D)</b>		<b>11,300</b>	<b>135,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,500</b>	<b>102,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks Tea & Betel Leaf, etc	70,000	1,00,000	1,70,000
Fridge & Television	30,000	-	30,000
<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)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, etc	5,000	150,000	1,800,000	1,890,000	1,984,500
Tea & Betel Leaf,	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour, Oil, Spicy, Biscuit, Chips, Chanachur, Soft drinks, etc	4,400	132,000	1,584,000	1,663,200	1,746,360
Tea & Betel Leaf,	700	21,000	252,000	264,600	277,830
<b>Total variable Expense (B)</b>	<b>5,100</b>	<b>153,000</b>	<b>1,836,000</b>	<b>1,927,800</b>	<b>2,024,190</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		800	9,600	10,800	11,000
Mobile bill & SMS Monitoring		550	6,600	6,600	6,600
Transportation		1,000	12,000	13,000	13,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		3,500	42,000	42,000	42,000
<b>Non Cash Item</b>					
Depreciation		500	6,000	6,000	6,000
<b>Total Fixed Cost</b>		<b>13,550</b>	<b>162,600</b>	<b>164,800</b>	<b>165,000</b>
<b>Net Profit (E) [C-D)</b>		<b>13,450</b>	<b>161,400</b>	<b>175,400</b>	<b>192,210</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)*

<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	100,000		
1.2	Net Profit	161,400	175,400	192,210
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		127,400	268,800
	<b>Total Cash Inflow</b>	<b>267,400</b>	<b>308,800</b>	<b>467,010</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>127,400</b>	<b>268,800</b>	<b>427,010</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 01  
Experience & Skill : 10 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  
Local competitors;

Pictures









# FAMILY PICTURE

