

# Proposed NU Business Name: **RIMON GENERAL STORE**



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Dokshinkhan Unit, Dhaka

Project verified by: Md Rofiqul Islam



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

|  |   |   |
|--|---|---|
| Name   | : | <b>TANJILA AKTER RUNA</b>   |
| Age  | : | 20-10-1992 ( 23 Years)  |
| Education, till to date                          | : | SSC   |
| Marital status                                   | : | Married   |
| Children   | : | 1 Son   |
| No. of siblings:                                 | : | 1 Brother and 3 Sister  |
| Address  | : | Vill: Gobindopur P.O: Kanchkura, P.S: Uttarkhan 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>AKLIMA</b>   |
| (iii) Father's name                              | : | <b>MD TAHAJUDDIN</b>  |
| (iv) GB member's info                            | : | Branch: Uttarkhan Uttara , Centre # 40 (Female),<br>Member ID: 2975, Group No: 01<br>Member since: 10-11-2001 (08 Years)<br>First loan:10,000 taka. |
| Further Information:                             |   | Outstanding loan: Nil   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | Three years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | Father's income (House rent)                                       |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01928-417614   |
| Mother Contact No.  | : | 01929-738763   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka       |

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

Aklima is a member of Grameen Bank since 08 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in fish business and home development.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>RIMON GENERAL STORE</b>  |
| Location  | : | Gobindopur, Chamurkhan, Kanchkura, Uttarkhan, Dhaka   |
| Total Investment in BDT                           | : | BDT 2,20,000  |
| Financing   | : | Self BDT 1,20,000 (from existing business) 55%<br>Required Investment BDT 1,00,000 (as equity) 45%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 12 ft x 10 ft= 120 square ft  |
| Implementation                                    | : | <ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪The entrepreneur is a owner of the shop.</li> <li>▪Collects goods from Tongi bazaar.</li> <li>▪Agreed grace period is 4 months.</li> </ul> |

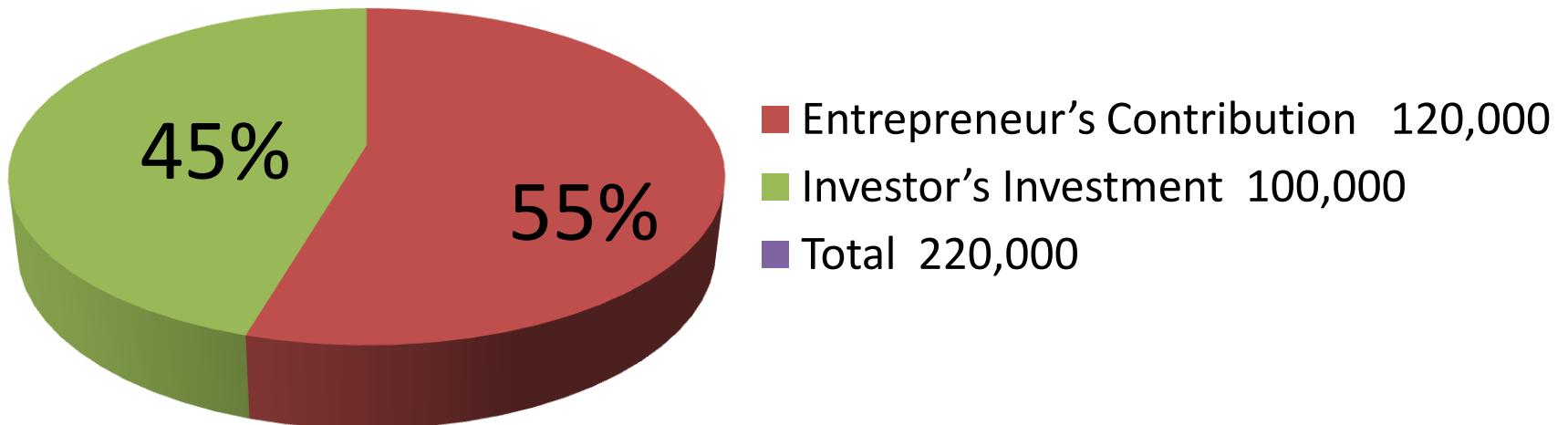
## Existing Business (BDT)

| Particular  | Daily        | Monthly       | Yearly         |
|---|--------------|---------------|----------------|
| <b>Revenue (sales)</b>  |              |               |                |
| Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc | 2,600        | 78,000        | 936,000        |
| <b>Total Sales (A)</b>  | <b>2,600</b> | <b>78,000</b> | <b>936,000</b> |
| <b>Less. Variable Expense</b>   |              |               |                |
| Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc | 2,210        | 66,300        | 795,600        |
| <b>Total variable Expense (B)</b>   | <b>2,210</b> | <b>66,300</b> | <b>795,600</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>   | <b>390</b>   | <b>11,700</b> | <b>140,400</b> |
| <b>Less. Fixed Expense</b>  |              |               |                |
| Electricity bill  |              | 1,000         | 12,000         |
| Mobile Bill   |              | 200           | 2,400          |
| Transportation  |              | 300           | 3,600          |
| Salary (self)   |              | 5,000         | 60,000         |
| Entertainment   |              | 100           | 1,200          |
| <b>Total fixed Cost (D)</b>   |              | <b>6,600</b>  | <b>79,200</b>  |
| <b>Net Profit (E) [C-D]</b>   |              | <b>5,100</b>  | <b>61,200</b>  |

# Investment Breakdown

| Particulars                                | Existing        | Proposed        | Proposed Total  |
|--|-----------------|-----------------|-----------------|
| Rice, Egg, Oil, Biscuit, Soap, Soft drinks | 40,000          | 40,000          | 80,000          |
| Salt, Mustard oil, Washing powder          | 30,000          | 30,000          | 60,000          |
| Chanachur, Cosmetics etc                   | 30,000          | 30,000          | 60,000          |
| Fridge                                     | 20,000          | -               | 20,000          |
| <b>Total</b>                               | <b>1,20,000</b> | <b>1,00,000</b> | <b>2,20,000</b> |

## Source of Finance



## Financial Projection (BDT)

| Particular  | Daily        | Monthly        | 1st Year         | 2nd Year         |
|---|--------------|----------------|------------------|------------------|
| <b>Revenue (sales)</b>  |              |                |                  |                  |
| Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc | 4,000        | 120,000        | 1,440,000        | 1,512,000        |
| <b>Total Sales (A)</b>  | <b>4,000</b> | <b>120,000</b> | <b>1,440,000</b> | <b>1,512,000</b> |
| <b>Less. Variable Expense</b>   |              |                |                  |                  |
| Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc | 3,400        | 102,000        | 1,224,000        | 1,285,200        |
| <b>Total variable Expense (B)</b>   | <b>3,400</b> | <b>102,000</b> | <b>1,224,000</b> | <b>1,285,200</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>   | <b>600</b>   | <b>18,000</b>  | <b>216,000</b>   | <b>226,800</b>   |
| <b>Less. Fixed Expense</b>  |              |                |                  |                  |
| Electricity bill  |              | 1,000          | 12,000           | 13,000           |
| Mobile bill & SMS Monitoring  |              | 300            | 3,600            | 4,000            |
| Transportation  |              | 500            | 6,000            | 8,000            |
| Salary (self)   |              | 5,000          | 60,000           | 60,000           |
| Entertainment   |              | 100            | 1,200            | 1,500            |
| <b>Non Cash Item</b>  |              |                |                  |                  |
| Depreciation  |              | 333            | 4,000            | 4,000            |
| <b>Total Fixed Cost</b>   |              | <b>7,233</b>   | <b>86,800</b>    | <b>90,500</b>    |
| <b>Net Profit (E) [C-D]</b>   |              | <b>10,767</b>  | <b>129,200</b>   | <b>136,300</b>   |
| <b>Investment Payback</b>   |              |                | <b>60,000</b>    | <b>60,000</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> |
|-------------|---|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 100,000             |                     |
| 1.2         | Net Profit  | 129,200             | 136,300             |
| 1.3         | Depreciation (Non cash item)                      | 4,000               | 4,000               |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 73,200              |
|             | <b>Total Cash Inflow</b>                          | <b>233,200</b>      | <b>213,500</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) | 60,000              | 60,000              |
|             | <b>Total Cash Outflow</b>                         | <b>160,000</b>      | <b>60,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>73,200</b>       | <b>153,500</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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

Pictures









ভাঙ্গোবাঙ্গার এক দূত বন্ধন

স্বদেশ ২০০ গ্রাম জাম

গায়েবী কেটে মপলা মপলাকরে খায়ো দেই

মপলাব ভাঙ্গার মন হলে কুটী

পলি পাকের মনম মাসে

ঢাকা-১২৩০।

বিমিনজেনারেল স্টোর প্রো:মো: রমজান আলী

চামাখানি ষাট্টিবর পূর্ব পাশে উত্তরখান, ঢাকা ১২৩০

মোবাইল  
০১৯২৯৭৩৮-৭৩৩



বাগ

বিমিন

MARKET

১২৩০



বিস্মিত্তাধির রাষ্ট্রানির রাষ্ট্রি  
মোবাইল ০১৯ ৩৯৭৩৮-৭৩৩  
বিস্মিত্তাধির রাষ্ট্রানির রাষ্ট্রি  
চন্দ্রাধার বিজ্ঞান পুস্তক পালক উত্তরখাল ঢাকা ১২৩০



বাবা  
বিস্মিত্তাধির রাষ্ট্রানির রাষ্ট্রি  
০১৯ ৩৯৭৩৮-৭৩৩

বিস্মিত্তাধির রাষ্ট্রানির রাষ্ট্রি



বিমানজেনারেল স্টোর প্রো:মো: বয়োজান আলী  
ফার্মাসিউটিক্যাল বিল্ডিং এর পাশে উত্তরখান, ঢাকা ১২৩০



বিমান  
জেনারেল  
স্টোর

বাংলা  
জেনারেল  
স্টোর























# FAMILY PICTURE

