

## Proposed NU Business Name: **RASEL STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. RASEL ISLAM</b>
Age	:	15-09-1994 (22 Years )
Education, till to date	:	BSS Running
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brother
Address	:	Vill: Zeupara , P.O: Zeupara , P.S: Puthia , Dist: Rajshahi
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>MST . ZHORNA BEGOM</b>
(iii) Father's name	:	<b>MD. LUTFAR RAHMAN</b>
(iv) GB member's info	:	Branch: Puthia ,Centre # 38 (Female), Member ID: 3864/2, Group No: 02 Member since: 2007 (09 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 24,150
(v) Who pays GB loan installment	:	Fathers
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01719-250227
Father's Contact No.	:	01716-357937
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ZORNA BEGOM** joined Grameen Bank since 09 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RASEL STORE</b>
Location	:	Jholmolia Bajar, Puthia , Rajshahi .
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 10 ft= 110 square ft
Security of the shop	:	BDT -/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Agreed grace period is 3 months.</li></ul>

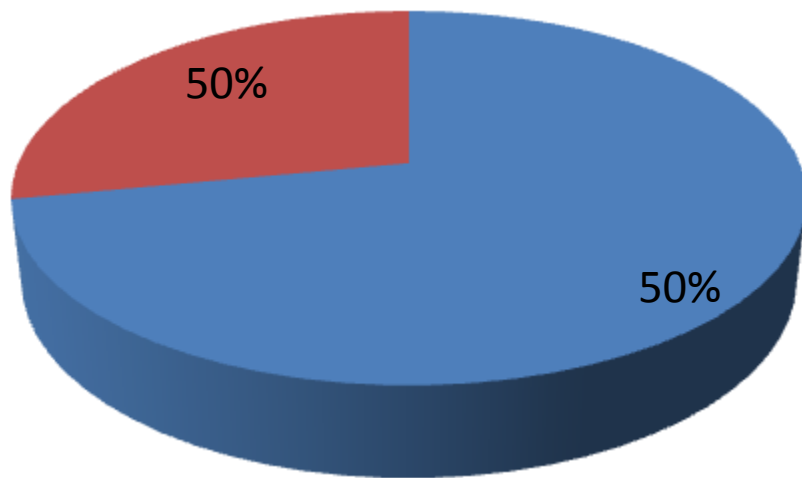
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3,000	90,000	1080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1080,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,700	81,000	972,000
<b>Total variable Expense (B)</b>	<b>2,700</b>	<b>81,000</b>	<b>972,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		70	840
Generator		0	0
Bank Charge		100	1,200
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,370</b>	<b>76,440</b>
<b>Net Profit (E) [C-D]</b>		<b>2,630</b>	<b>31,560</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sugar (3x3,200)	9,600	20,000	29,600
Dale (3x4,600)	13,800	10,000	23,800
Oil (50x90)	4,500	0	4,500
Salt (2x900)	1,800	0	1,800
Spice	5,000	20,000	25,000
Detergent (3x540)	1,620	0	1,620
Shop (3x288)	864	0	864
Others	12,816	0	12,816
<b>Total</b>	<b>50,000</b>	<b>50,000</b>	<b>100,000</b>

## Source of Finance



- Intreprenuer's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3 rd Year</b>
<b>Revenue (sales)</b>					
Grocery Item	4,000	120,000	1440,000	1512,000	1587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1440,000</b>	<b>1512,000</b>	<b>1587,600</b>
<b>Less. Variable Expense</b>					
Grocery Item	3,600	108,000	1296,000	1360,800	1428,840
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1296,000</b>	<b>1360,800</b>	<b>1428,840</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity bill		300	3,600	3,780	3,969
Transportation		800	9,600	10,080	10,584
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		200	2,400	2,400	2,400
Guard		70	840	840	840
Generator		0	0	0	0
Bank Charge		100	1,200	1,200	1,200
Mobile bill		400	4,800	5,040	5,292
<b>Total Fixed Cost</b>		<b>6,870</b>	<b>82,440</b>	<b>83,340</b>	<b>84,285</b>
<b>Net Profit (E) [C-D)</b>		<b>5,130</b>	<b>61,560</b>	<b>67,860</b>	<b>74,475</b>
<b>Investment Payback</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	61,560	67,860	74,475
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	41,560	47,860
	<b>Total Cash Inflow</b>	<b>111,560</b>	<b>109,420</b>	<b>122,335</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>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>41,560</b>	<b>89,420</b>	<b>102,335</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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





SOYABEAN OIL

ब्रांडेड  
100% शुद्ध  
250 ग्राम 2020 के  
कॉन्सुमर प्रोटेक्शन  
अक्ट के तहत

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हमारी ज़िम्मेदारी

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हमारी ज़िम्मेदारी



হোনশাহে  
মাগোম শাহসুদী খাজাবা মদনপুর  
শ্রী মুজাম্মেদী (কং মে আ) হামলে  
হা পবিত

স্বাস্থ্য  
১৯ই মে মাসে ১৯১৭ খ্রিস্টাব্দে  
এসএম ২০১০ ইং  
বোম্বাই ও শহিন্দার  
বিশ্ব জাতির মজিদ

ভীর  
SOYABEAN OIL  
ভীর



শ্রী শ্রী আজিমুদ্দীন  
শ্রী শ্রী আমিনা





নাম: [Name]

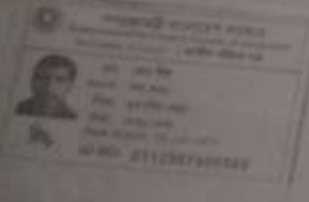
স্বাক্ষর: [Signature]



নাম: [Name]  
পিতা: [Father's Name]  
তারিখ: [Date]



তারিখ: [Date]  
স্বাক্ষর: [Signature]



নাম: [Name]  
পিতা: [Father's Name]  
তারিখ: [Date]

স্বাক্ষর  
স্বাক্ষর  
আমি এখানে লিখি যে আমার নাম [Name] এর কনিষ্ঠ পুত্র।  
আমার নাম [Name]।  
এই নামে আমার পরিচয়পত্র [ID Card]।  
আমি নিচের বিবরণের মতো [Details]।  
এই তথ্যের সত্যতা যাচাই করে নেওয়া হয়েছে।  
তারিখ: [Date]

১৯৬৩ সালের ১১ নভেম্বর

২নং শশুরা ইউনিয়ন পরিষদ

১নং ওয়ার্ড, শশুরা ইউনিয়ন, পশ্চিম মেদিনীপুর জেলা

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শশুরা ইউনিয়ন পরিষদের ১নং ওয়ার্ডের [Name] নামের [Details]।  
[Name] এর পিতা [Father's Name]।  
[Name] এর জন্ম তারিখ [Date]।  
[Name] এর বর্তমান ঠিকানা [Address]।  
[Name] এর [Details]।  
[Name] এর [Details]।

তারিখ: [Date]

