

# Proposed NU Business Name: **M/S RIMJIM GENERAL STORE**



Project identification and prepared by: Shahin Mia,  
Ashulia Unit, Dhaka

Project verified by: Md. Rofiqul Islam



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

Name	:	<b>MD RUBEL AHMMED</b>
Age	:	11/01/1983 ( 33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Brothers & 1 Sister
Address	:	Vill: Pandoya, P.O: Senwayalia, P.S: Savar, 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>MRS LOTA BEGUM</b>
(iii) Father's name	:	<b>MD MONO MIAH</b>
(iv) GB member's info	:	Branch: Pathalia Ashulia, Centre # 46 (Female), Member ID: 5093/3, Group No: 04 Member since: 16-05-2011 ( 06Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 13,972/-
(v) Who pays GB loan installment	:	Mother
(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	:	Sixteen years experience in running business. He has training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01930-300078
Mother's Contact No.	:	01714-734766
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MRS LOTA BEGUM** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S RIMJIM GENERAL STORE</b>
Location	:	Pandoya bazar, Savar,Dhaka.
Total Investment in BDT	:	BDT4,62,000/-
Financing	:	Self BDT 3,12,000(from existing business) 68% Required Investment BDT 1,50,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 13 ft= 130 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Pulse, Soft drinks, Noodles, cosmetics etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪He is doing his business in own place.</li><li>▪Collects goods from Savar.</li><li>▪Agreed grace period is 3 months.</li></ul>

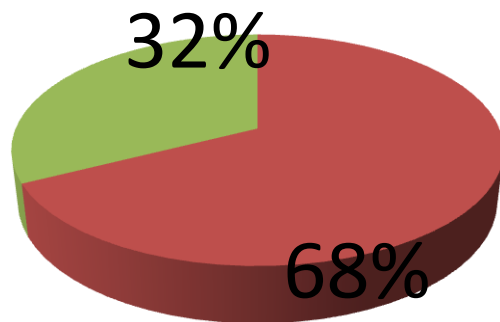
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	5,000	1,50,000	18,00,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>1,50,000</b>	<b>18,00,000</b>
<b>Less. Variable Expense</b>			
Grocery item	4,500	1,35,000	16,20,000
<b>Total variable Expense (B)</b>	<b>4,500</b>	<b>1,35,000</b>	<b>16,20,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,600	19,200
Transportation		1,000	12,000
Guard		100	1,200
Mobile Bill		300	3,600
Entertainment		300	3,600
Salary ( Employee)		1,000	12,000
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>9,300</b>	<b>1,11,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,700</b>	<b>68,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (50 x 2,000)	1,00,000	1,00,000	2,00,000
Pulse (5 x 6,000)	30,000	24,000	54,000
Oils (4 x 16,000)	64,000	16,000	80,000
Cosmetics item	50,000	10,000	60,000
Soft drinks	20,000	0	20,000
Fridge (1 x 18,000)	18,000	0	18,000
Biscuit, Chips, Chanachur, Salt etc.	30,000	0	30,000
<b>Total</b>	<b>3,12,000</b>	<b>1,50,000</b>	<b>4,62,000</b>

## Source of Finance



- Entrepreneur's Contribution 312,000
- Investor's Investment 150,000
- Total 462,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Grocery item	6,500	1,95,000	23,40,000	24,57,000	24,57,000
<b>Total Sales (A)</b>	<b>6,500</b>	<b>1,95,000</b>	<b>23,40,000</b>	<b>24,57,000</b>	<b>24,57,000</b>
<b>Less. Variable Expense</b>					
Grocery item	5,850	1,75,500	21,06,000	22,11,300	22,11,300
<b>Total variable Expense (B)</b>	<b>5,850</b>	<b>1,75,500</b>	<b>21,06,000</b>	<b>22,11,300</b>	<b>22,11,300</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>650</b>	<b>19,500</b>	<b>2,34,000</b>	<b>2,45,700</b>	<b>2,45,700</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1,600	19,200	19,400	19,400
Transportation		1,200	14,400	14,600	14,600
Guard		100	1,200	1,400	1,400
Mobile Bill		400	4,800	5,000	5,000
Entertainment		400	4,800	5,000	5,000
Salary ( Employee)		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>9,700</b>	<b>1,16,400</b>	<b>1,17,400</b>	<b>1,17,400</b>
<b>Net Profit (E) [C-D]</b>		<b>9,800</b>	<b>1,17,600</b>	<b>1,28,300</b>	<b>1,28,300</b>
<b>Investment Payback</b>			<b>60,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	1,17,600	1,28,300	1,28,300
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		57,600	125,900
	<b>Total Cash Inflow</b>	<b>2,67,600</b>	<b>1,85,900</b>	<b>2,54,200</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>2,10,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>57,600</b>	<b>125,900</b>	<b>194,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 16 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Pandoya bazar,  
Savar,Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# মেসার্স. রিমঝিম জে. নায়েল স্টোর

প্রো: মো: মনু মিয়া  
এখানে মুদি ও মনোহারী মালামাল গাইকারী খুচরা বিক্রয় করা হয়। পানবোয়া বাজার



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Bangla

PEPSI

Nulty  
24 Packets

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সাঁইকোল

7

সাঁইকোল

সাঁইকোল



AND  
Chickens

LUX  
লিক্স

M.H.

Milkmaid  
মিল্কমাইড

ব্রহ্মীয়া  
বজ্রনীশঙ্কা  
মসুর  
সর্বোৎকৃষ্ট  
মিশ্রিত বাছাইকৃত শাক সবজি  
গল মা  
জল

REFINED RICE  
MEGHNA







# FAMILY PICTURE

