

Proposed NU Business Name: **RAFIQ STORE**



Project identification and prepared by: Md Ataur Rahman, Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFIKUL ISLAM
Age	:	02-03-1987 (30 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	1 Brother 1 sister
Address	:	Vill: Sakhipur, P.O: Sakhipur, P.S: Sakhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST RAHIMA KHATUN
(iii) Father's name	:	MD. HASEN ALI
(iv) GB member's info	:	Branch: Sakhipur; Centre # 63 (Female), Member ID: 2195; Group No: 08 Member since: 30-02-1997 (20 Years) First loan: BDT 4000/-
Further Information:		Existing loan: BDT 40000/- ; Outstanding loan: BDT nil
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has NO training business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767-003375
Father's Contact No.	:	01821-900965
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RAHIMA KHATUN joined Grameen Bank since 20 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAFIQ STORE
Location	:	Mojib Collage Gate, Shakhipur, Tangail
Total Investment in BDT	:	BDT 85000 /-
Financing	:	Self BDT 35000 (from existing business) 41% Required Investment BDT 50,000 (as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	--- ft x --- ft = ---- square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing like, Grocery item .▪The farm is own.▪The shop is operating by entrepreneur.▪Existing no employee.▪Collects goods from Shakhipur.▪Agreed grace period is 3 months.

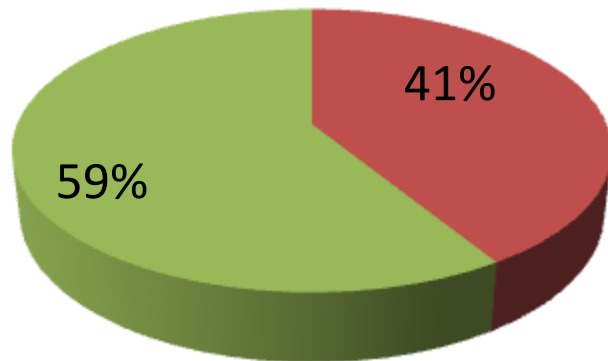
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Grocery item	1660	49800	597600
Total Variable exp. (B)	1660	49800	597600
Contribution Margin CM [C= (A-B)]	340	10200	122400
less fixed exp.			
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Mobile		100	1200
total fixed cost (D)		7100	85200
Net profit (E) [C-D]		3100	37200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Drinks	100	30	3,000			0	3,000
Biscuit	150	10	1,500			0	1,500
Soap	100	20	2,000			0	2,000
Oil	6	110	660			0	660
Koyel	20	60	1,200			0	1,200
Book	57	20	1,140			0	1,140
Rice	4	2000	8,000	15	2000	30,000	38,000
Suger	250	70	17,500	400	50	20,000	37,500
Total	687		35,000	415		50,000	85,000

Source of Finance



■ Entrepreneur's Contribution 35,000

■ Investor's Investment 50,000

■ Total 85,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery item	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
less variable Expenses					
Grocery item	2075	62250	747000	784350	823567.5
Total variable Expenses (B)	2075	62250	747000	784350	823567.5
Contribution Margin (CM)= (A-B)	425	12750	153000	160650	168682.5
Less Fixed Expenses					
Electricity bill		1000	12000	12000	12000
Transportation		1100	13200	13200	13200
Salary (self)		5000	60000	60000	60000
Mobile		300	3600	3600	3600
Total Fixed Cost		7400	88800	88800	88800
Net Profit (E) (C-D)		5350	64200	71850	79882.5
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	64,200	71,850	79882.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44,200	96050
	Total Cash Inflow	114200	116050	175932.5
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	44,200	96050	155932.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:0Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nalua Bazar, Sakhipur,
Tangail.

THREATS

Theft
Fire
Political unrest

Pictures




 বিপ্লবের সেরা পায়াকভনে
 আড়িয়ে দাও যোছমতাজ

রফিক স্টোর




 শ্রদ্ধা ও উদ্‌যাপনের আশা
 জনী নির্বুল কর
 জনী সতী বর্ধন কর ও বিচার কর
 ১১ মার্চ ১৯৬৭ খ্রিস্টাব্দে বিচার করা হবে।












FAMILY PICTURE

