

## Proposed NU Business Name: RIFAT STORE



Project identification and prepared by: Aman ulla,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>JILLUR RAHAMAN (RIFAT)</b>
Age	:	23-10-1996(21 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: South Alipur, P.O: Baykarbazar P.S: Dagonvuiyan, Dist: Feni
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>KOWSAR AKTAR</b>
(iii) Father's name	:	<b>TAJUL ISLAM</b>
(iv) GB member's info	:	Branch:Joyloskor,Dagonbhuyain, Centre # 47(Female), Member ID: 3596/3, Group No: 01 Member since: 15/6/2012 (05Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: 26040/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10years experience in running business. 10 years is won business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817260226
Family's Contact No.	:	01557786915
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**KOWSAR AKTAR** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

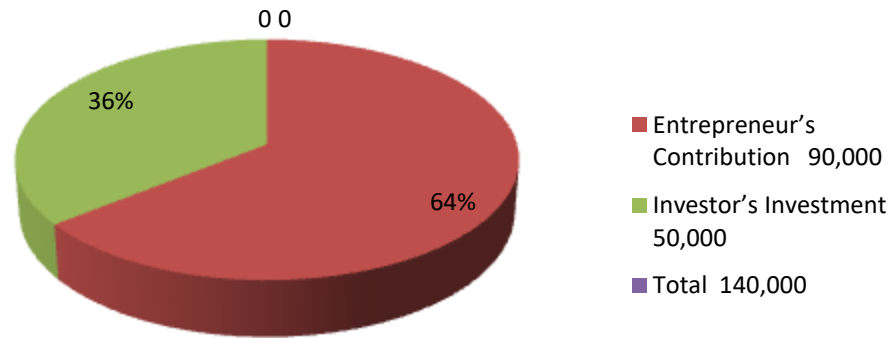
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>: RIFAT STORE</b>
Location	:	Alipur collage road, Baykarbazar,dagonvuiyan, feni
Total Investment in BDT	:	BDT140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Coldrink,water,Chipes,Biscute, etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from dagonvuiyan.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Coldrink,water,Chipes,Biscute	2500	75000	900000
<b>Total sales (A)</b>	2500	75000	900000
<b>Less Variable Exp.</b>			
Coldrink,water,Chipes,Biscute	2125	63750	765000
<b>Total Variable exp. (B)</b>	2125	63750	765000
<b>Contribution Margin CM [C= (A-B)]</b>	375	11250	135000
<b>less fixed exp.</b>			
Rent		600	7200
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		60	720
Generator		150	1800
Mobile bill		300	3600
<b>total fixed cost (D)</b>		8410	100920
<b>Nit profit</b>		2840	34080

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Softdrink	0	0	15000	0	0	10000	25000
Water	0	0	10000	0	0	10000	20000
Chipes	0	0	5000	0	0	10000	15000
Biscuite	0	0	20000	0	0	10000	30000
Others	0	0	20000	0	0	10000	30000
Security	0	0	20000	0	0	0	20000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>90000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>140000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Coldrink,water,Chipes,Biscute	4500	135000	1620000	1701000	1786050
<b>Total Sales (A)</b>	4500	135000	1620000	1701000	1786050
less variable Expenses					
Coldrink,water,Chipes,Biscute	3825	114750	1377000	1445850	1518142.5
Total variable Expenses (B)	3825	114750	1377000	1445850	1518142.5
<b>Contribution Margin (CM)= (A-B)</b>	675	20250	243000	255150	267907.5
<b>Less Fixed Expenses</b>					
Rent		600	7200	7200	7200
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Gird		60	720	720	720
Generator		150	1800	1800	1800
Mobile bill		500	6000	6200	6400
<b>Total Fixed Cost</b>		14610	175320	175920	176520
<b>Net Profit (E) (C-D)</b>		5640	67680	79230	91387.5
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	67680	79230	91387.5
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		47,680	106,910
	<b>Total Cash Inflow</b>	<b>117,680</b>	<b>126,910</b>	<b>198,298</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>47,680</b>	<b>106,910</b>	<b>178,298</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
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

Pictures







SUPERMAN vs BATMAN

LUNEX DRAFT





SUPERMAN VS BATMAN





  
SUPERMAN vs BATMAN

TIP  
TIP  
TIP

TIP













SUPERMAN & BATMAN









# FAMILY PICTURE

