Proposed NU Business Name: RAKIB GENERAL STORE



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta						
Name	:	ABDUL RAKIB				
Age	:	01-01-1980 (37 Years)				
Education, till to date	:	HSC				
Marital status	:	Married				
Children	:	03 Dauthers				
No. of siblings:	:	03 Brothers 02 Sisters				
Address	:	Vill:Polashiya ,P.O:Kanchkura ,P.S: Uttorkhan, Dist: Dhaka				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Asatun Nesa Late Sukkur mahmud Branch: Dakshinkhan, Centre # 27 (Female), Member ID:4653/2 , Group No: 05 Member since: 03-05-1992 (25 Years) First loan: BDT = 2500 /-				
Further Information:		Outstanding loan:= None				
(v) Who pays GB loan installment	:	Father				
(vii) Mobile lady	:	No No				
(vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	No 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 & Skill	:	10 years of business experience.
Own Business and	:	13 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	None
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01791-048939
Family's Contact No.	:	01726-052315
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asatun Nesa joined Grameen Bank since 25 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

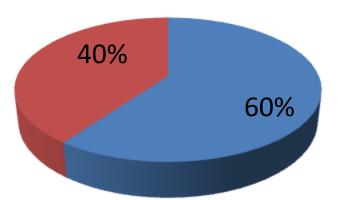
Proposed Nobin Udyokta Business Info						
Business Name	:	Rakib General Store				
Location	:	Kanchkura Bazar, Uttorkhan, Dhaka				
Total Investment in BDT	:	BDT 500,000/-				
Financing	: Self BDT 300,000/- (from existing business) 60%					
		Required Investment BDT 200,000/- (as equity) 40 %				
Present salary/drawings from business (estimates)	:	BDT 8,000				
Proposed Salary	:	BDT 8,000				
Size of shop	:	12 ft x 10 ft= 120 square ft				
Security of the shop :		BDT 200,000				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice,dal,Ata,Moyda,Sugar,Potato etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing No employee. The shop is rented. Collects goods from Tongi. Agreed grace period is 3 months. 				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Rice,Pulse,Ata,Moyda,Sugar etc	4,300	129,000	1,548,000			
	0	0	0			
Total Sales (A)	4,300	129,000	1,548,000			
Less. Variable Expense						
Rice,Pulse,Ata,Moyda,Sugar etc	3,440	103,200	1,238,400			
Total variable Expense (B)	1,200	103,200	1,238,400			
Contribution Margin (CM) [C=(A-B)	860	25,800	309,600			
Less. Fixed Expense						
Rent		3,000	36,000			
Electricity Bill		600	7,200			
Transportation		4,000	48,000			
Mobile Bill		1000	12,000			
Entertainment		1000	12,000			
Salary (sttaf)		0	0			
Salary (self)		8,000	96,000			
Total fixed Cost (D)		17,600	211,200			
Net Profit (E) [C-D)		8,200	98,400			

Investment Breakdown								
Particulars		Existing	5	Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Rice	5	3200	16000	Rice	15	3200	48000	64,000
Pulse	3	5000	15000	Pulse	10	5000	50000	65,000
Ata	4	2400	9600	Ata	5	2400	12000	21,600
Moyda	3	1600	4800	Moyda	3	1600	4800	9,600
Sugar	7	2800	19600	Sugar	7	2800	19600	39,200
Ginger	30	100	3000	Ginger	28	100	2800	5,800
Gurlic	25	80	2000	Gurlic	25	80	2000	4,000
Onion	5	3100	15500	Onion	15	3100	46500	62,000
Potato	4	1400	5600	Potato	5	1400	7000	12,600
Advance Security	0	0	200000				0	200,000
Others			8900	Others			7,300	16,200
Total			300,000				200,000	500,000

Source of Finance





Financial						
Particular	Particular Daily Monthly 1st Year 2nd Year					
Revenue (sales)						
Rice,Pulse,Ata,Moyda,Sugar etc	5,200	156,000	1,872,000	1,965,600	2,063,880	
0	0	0	0	0	0	
Total Sales (A)	5,200	156,000	1,872,000	1,965,600	2,063,880	
Less. Variable Expense	 					
Rice,Pulse,Ata,Moyda,Sugar etc	4,160	124,800	1,497,600	1,572,480	1,651,104	
Total variable Expense (B)	4,160	124,800	1,497,600	1,572,480	1,651,104	
Contribution Margin (CM) [C=(A-B)	1,040	31,200	374,400	393,120	412,776	
Less. Fixed Expense	<u> </u>					
Rent	<u></u> 	3,000	36,000	36,000	36,000	
Electricity Bill	<u></u>	630	7,560	7,938	8,335	
Transportation	<u></u> 	4,400	52,800	55,440	58,212	
Mobile Bill	<u></u>	1,200	14,400	15,120	15,876	
Entertainment	 	1,000	12,000	12,600	13,230	
Salary (sttaf)	 	0	0	0	0	
Salary (self)	<u></u> -	8,000	96,000	96,000	96,000	
Non Cash Item	<u></u> 					
Depreciation		0	0	0	0	
Total Fixed Cost	1	18,230	218,760	223,098	227,653	
Net Profit (E) [C-D)		12,970	155,640	170,022	185,123	
Investment Payback			80,000	80,000	80,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	155,640	170,022	185,123
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		75,640	165,662
	Total Cash Inflow	355,640	245,662	350,785
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	80.000	80.000	80,000
2.3	Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	75,640	165,662	270,785

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 13 Years

Own Business:10

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

THREATS

Theft

Fire

Political unrest

Pictures















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Generalization of the Phopie's Regulates of Hangladesis

NATIONAL ID CARD / बाडीस नदिस्य नद



নাম: আ: রাকিব

Name: Abdul Rakib পিতা: তক্তর মাহাযুদ

মাতা: আছাতুন নেছা,

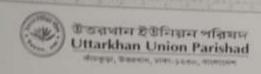
Date of Birth: 01 Jan 1980

ID NO: 2619676131530

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अभागभाता कड्भएकर शकर



क्षाक्रिक सदा 1206 साम्रह्म सदा २०५

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साहित । ১५/०৯/२०১५ संसाहत सह ।

(क्रिक, लि. त मर क्लाम, ३६ (३) नर विशास श्रीता)

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ন্ম: **সাহাসুন নেয়** Name: Asatun Nesa হামী: ভরুর মহামুদ

भाषा: पृष्ठ कवून राष्ट्र Date of Birth: 01 Jan 1958

ID NO: 2619676131032

এই জাতী কালজাকী অংশাচন লগভাবের সম্পান্ত। কালী ভাৰতকাকী ফাটত কল কোলোল পানায় গোলে চাকাছ গোট আঁচনে কমা কোল কমা আনুবাৰ কথা আন্ত।

ক্রিকালা, বাভি বং, ১০১/৮, প্রের মন্ত্রেম প্রতাশিলা, প্রতাশিলা, রাজ্যক করিব্যা -১২০০, উত্তর বাল, চাকা



প্রনাকারী কর্তৃপক্ষের সাক্ষর প্রদানের তারিখা ২৯/১১/২০০খ



FAMILY PICTURE

