

Proposed NU Business Name: **RAFIQUL STORE**



Project identification and prepared by: Md. Sujon Hossain,  
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Project verified by: MD. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. RAFIQUL ISLAM</b>
Age	:	02-10-1984 (33 Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Married
Children	:	01 Daughter, 02 Sons
No. of siblings:	:	02 Brothers, 04 Sisters
Address	:	Vill: Amalitala,P.O :Jalchatro, P.S:Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. A <input checked="" type="checkbox"/> BEGUM</b> <input type="checkbox"/>
(iii) Father's name	:	<b>MD. HABIBUR RAHAMAN</b>
(iv) GB member's info	:	Branch:Dokhala, Centre # 09 (Male), Member ID: 5259, Group No: 12 Member since: 12-05-2012 (06Years) First loan: 5000 taka. Existing loan: 55,000 taka Outstanding loan: 13,500taka
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	04 years experience in running business. He has training 06 months.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-487003
Mother's Contact No.	:	01734-371680
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. AKLIMA BEGUM** joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

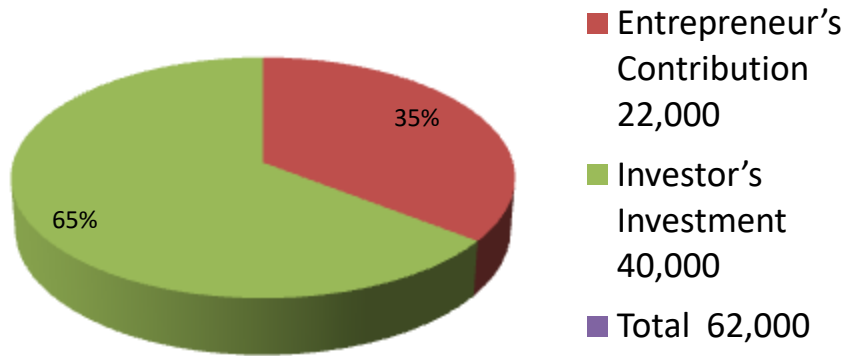
Business Name	:	<b>RAFIQUL STORE</b>
Location	:	Amalitala, Modhupur, Tangail.
Total Investment in BDT	:	BDT :62,000/-
Financing	:	Self BDT 22,000(from existing business) 35% Required Investment BDT 40,000 (as equity) 65%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 07ft= 70square ft
Security of the shop	:	000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; chips,biscuits,solt,soyaben oil,juice,egg, cake etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Chips,biscuits,solt,soyabenoil,sorisaroil,juice,others	1500	45000	540000
	0	0	0
<b>Total Sales(A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Chips,biscuits,solt,soyabenoil,sorisaroil,juice,others 0	1050	31500	378000
<b>Total Variable Expense</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		100	1200
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>
<b>Net Profit (E)= [C-D]</b>		<b>7500</b>	<b>90000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
chips	200	10	2,000	300	10	3,000	5,000
biscuits	5	250	1,250	20	250	5,000	6,250
solt	20	45	900	40	45	1,800	2,700
soyaben oil	20	90	1,800	40	90	3,600	5,400
sarisar oil	20	105	2,100	40	105	4,200	6,300
juice	2	170	340	10	170	1,700	2,040
egg	200	8	1,600	400	8	3,200	4,800
cake	200	5	1,000	400	5	2,000	3,000
kachamal			1,010			10,000	11,010
others			10,000			5,500	15,500
<b>Total</b>	<b>667</b>	<b>683</b>	<b>22,000</b>	<b>1,250</b>	<b>683</b>	<b>40,000</b>	<b>62,000</b>

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
chips,biscuits,solt,soyaben oil,juice,egg,others	1700	51000	612000	642600
<b>Total Sales(A)</b>	<b>1700</b>	<b>51000</b>	<b>612000</b>	<b>642600</b>
<b>Less Variable Expense (B)</b>				
chips,biscuits,solt,soyaben oil,juice,egg,others	1275	38250	459000	481950
<b>Total Variable Expense</b>	<b>1275</b>	<b>38250</b>	<b>459000</b>	<b>481950</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>425</b>	<b>12750</b>	<b>153000</b>	<b>160650</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		100	1200	14400
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		0	0	0
Generator		0	0	0
Mobile Bill		500	6000	0
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>72000</b>	<b>79320</b>
<b>Net Profit (E)= [C-D]</b>		<b>6750</b>	<b>81000</b>	<b>85050</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	81,000	85050
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		57000
	<b>Total Cash Inflow</b>	<b>121,000</b>	<b>142,050</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000
	<b>Total Cash Outflow</b>	<b>64,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>57,000</b>	<b>118,050</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Amalitala bazar,  
modhupur,tangail.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

