

Proposed NU Business Name: **RAFIQ STORE**



Project identification and prepared by: Md. Habil Uddin
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFIQ MIAH
Age	:	10-02-1983 (34 Years)
Education, till to date	:	Class - Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Charabad, P.O: Mamun Nagor, Put , P.S: Nagorpur, 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	:	MOST. HENA BEGUM
(iii) Father's name	:	MD. JINNAT ALI
(iv) GB member's info	:	Branch: Nagorpur, Centre # 27(Female), Member ID: 2041, Group No: 06 Member since: 14-02-1987 (30 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-Outstanding Loan :15,600/-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	15 years experience in running business. 10 years experience in his own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-572939
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HENA BEGUM joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

Proposed Nobin Udyokta Business Info

Business Name	:	RAFIQ STORE
Location	:	Mamud Nagor Road charabad, Chourasta, Nagorpur
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 80,000/-(from existing business) 57% Required Investment BDT 60,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from nagorpur Tangail▪ 15% gain on sales.▪The Shop is owned.▪Agreed grace period is 3 months.

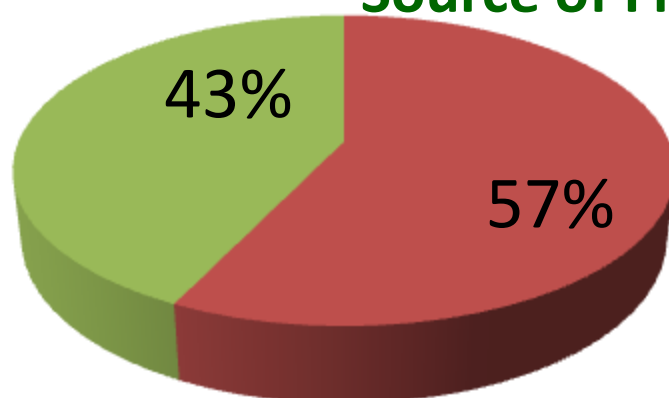
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Soap,shampo,Oil,7-up, Rice, E.T.C	2500	75000	900000
	0		
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Soap,shampo,Oil,7-up, Rice, E.T.C	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Mobil Bill		300	3600
Total Fixed Cost (D)		7100	85200
Net Profit (E)= [C-D]		4150	49800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	4	2200	8800	4	2200	8800	17600
Dal	2	3200	6400	6	3200	19200	25600
Sugar	3	3000	9000	6	3000	18000	27000
flour	5	1000	5000	2	1000	2000	7000
Oil	120	120	14400				14400
Soap	150	32	4800				
Salt	300	20	6000				
7-up	50	25					
Other			25600			12000	37600
Total	634		80000	18		60,000	140,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 60,000
- Total 140,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soap,shampo,Oil,7-up, Rice, E.T.C	3200	96000	1152000	1209600	1270080
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Soap,shampo,Oil,7-up, Rice, E.T.C	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7100	85200	86200	87230
Net Profit (E)= [C-D]		7300	87600	91980	96579
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63600	131580
	Total Cash Inflow	147,600	155,580	228,159
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	63,600	131,580	204,159

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures











FAMILY PICTURE

