

Proposed NU Business Name: **RAFIQUL GENERAL STORE**



Project identification and prepared by: MD. Asif Istiar,
Ashulia Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFIQUUL ISLAM
Age	:	26-04-1995 (20 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers
Address	:	Vill: Dokshin Rajason, P.O: Rajason, P.S: Savar, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NARGIS AKTER
(iii) Father's name	:	ABDUL BAREK
(iv) GB member's info	:	Branch: Birulia, Centre # 87(Female), Member ID: 8445/3, Group No: 05 Member since: 16-03-2011 (4 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: BDT 4,360
(v) Who pays GB loan installment	:	Mother
(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	:	Ten years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01866-733843
Mother's Contact No.	:	01712-149369
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NARGIS AKTER joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	RAFIQUL GENERAL STORE
Location	:	Dakshin Rajason, Savar, Dhaka
Total Investment in BDT	:	BDT 2,08,000
Financing	:	Self BDT 1,08,000(from existing business) 52% Required Investment BDT 1,00,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Soya bin, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Savar Nama Bazaar.▪Agreed grace period is 4 months.

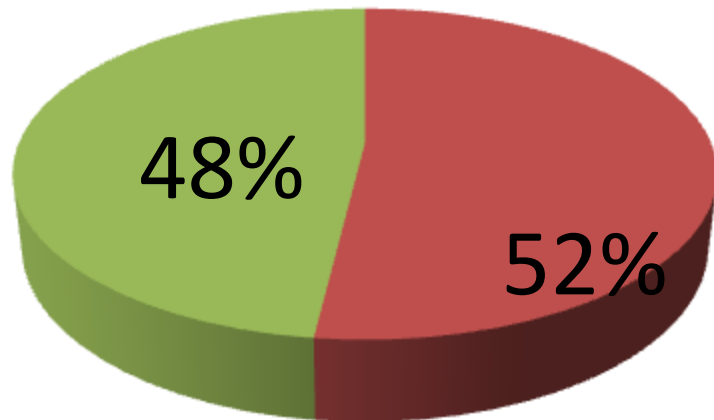
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	3,150	94,500	1,134,000
Total Sales (A)	3,150	94,500	1,134,000
Less. Variable Expense			
Grocery item	2,678	80,325	963,900
Total variable Expense (B)	2,678	80,325	963,900
Contribution Margin (CM) [C=(A-B)]	473	14,175	170,100
Less. Fixed Expense			
Rent		2,000	24,000
Electricity bill		1,500	18,000
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Generator bill		100	1,200
Total fixed Cost (D)		9,400	112,800
Net Profit (E) [C-D]		4,775	57,300

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (20 bag x 1,800)	36,000	54,000	90,000
Flour (2 x 1,500)	3,000	6,000	9,000
Oil (2 x 12,000)	24,000	12,000	36,000
Salt, Chili, Soap, Cosmetics,	20,000	10,000	30,000
Coil, Biscuit, Chanachur, etc	10,000	-	10,000
Soft drinks (30 x 850)	15,000	18,000	33,000
Total	1,08,000	1,00,000	2,08,000

Source of Finance



- Entrepreneur's Contribution 108,000
- Investor's Investment 100,000
- Total 208,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery item	5,200	156,000	1,872,000	1,965,600
Total Sales (A)	5,200	156,000	1,872,000	1,965,600
Less. Variable Expense				
Grocery item	4,420	132,600	1,591,200	1,670,760
Total variable Expense (B)	4,420	132,600	1,591,200	1,670,760
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800	294,840
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity bill		1,500	18,000	19,000
Mobile Bill		400	4,800	5,500
Transportation		800	9,600	11,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Generator bill		100	1,200	1,500
Total Fixed Cost		12,800	153,600	157,500
Net Profit (E) [C-D]		10,600	127,200	137,340
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	127,200	137,340
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		67,200
	Total Cash Inflow	227,200	204,540
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	67,200	144,540

SWOT ANALYSIS

STRENGTH

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

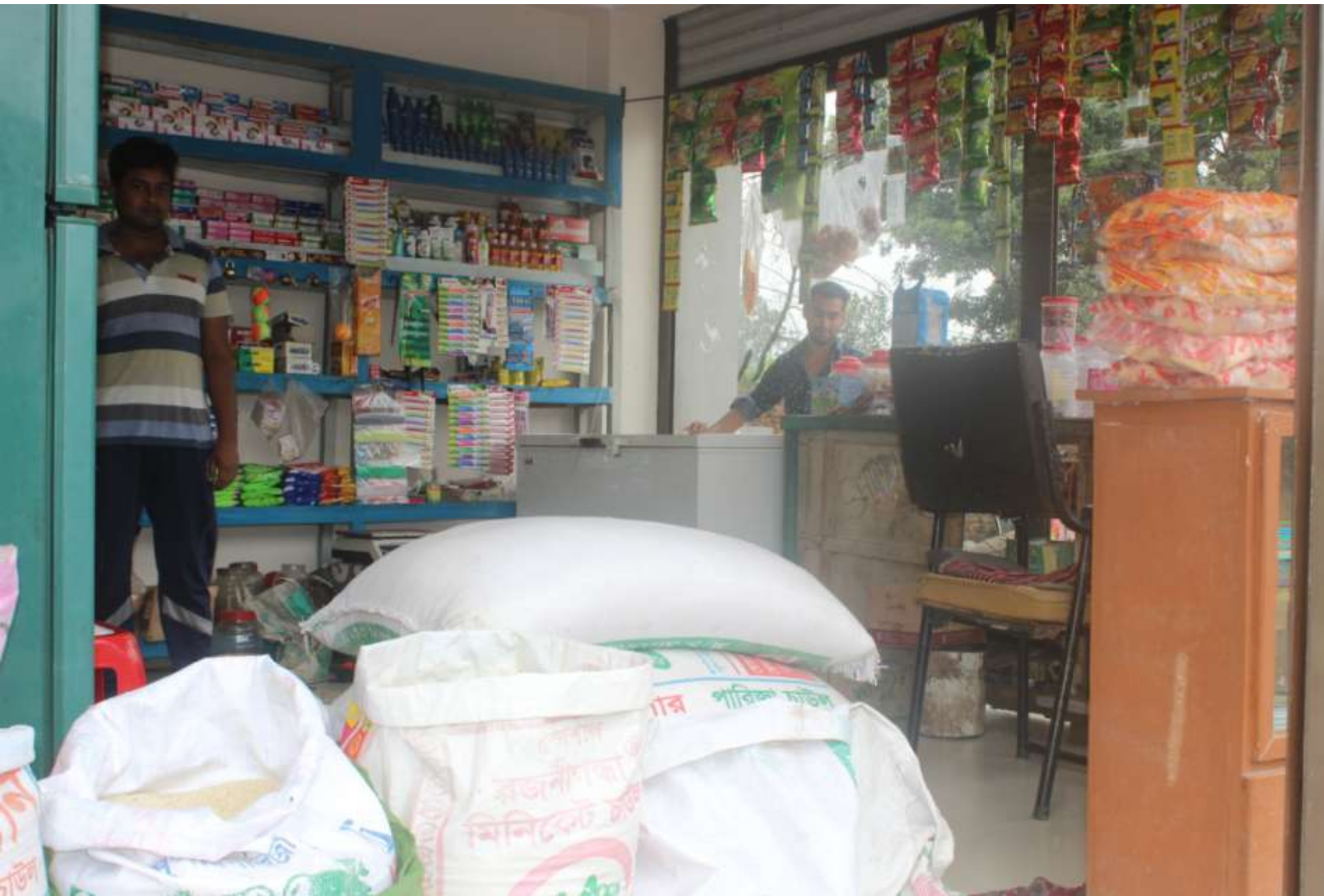
















₹ ১০০



₹ ১০০

একশত টাকা

২২০০৮২১

নির্দিষ্টকৃত বাহ্যিকের অধিনে

দোকান ভাড়ার চুক্তিপত্র

মোঃ রফিকুল ইসলাম, পিতা-মোঃ আমির আলী শাহাওয়ান, নমঃ-১/৯৭ মহা- রাজশাহ, আগমে হাটেরে খান-
শাহার, জেলা- ঢাকা। জাতীয়তা-বাংলাদেশী, ধর্ম-ইসলাম, পেশা-বাংলা।

১ম পক্ষ (মালিক)

মোঃ রফিকুল ইসলাম, পিতা- মোঃ বাবেক শাহ, সাং- দক্ষিণ রাজশাহ, খান- শাহার, জেলা-ঢাকা,
জাতীয়তা-বাংলাদেশী, ধর্ম-ইসলাম, পেশা-বাংলা।

২য় পক্ষ (ভাড়াটিয়া)

পূর্বে করনামের মহান আদালত কর্তৃক নাম খোল করিয়া আইন দোকান ভাড়ার চুক্তিপত্র নাম
নথীকরণের ব্যবস্থা আরও করিলাম। অর্থাৎ প্রথম পক্ষ আমার উপরোক্ত ঠিকানায় নিম্নলিখিত নিমিত্ত আলম
মার্কেটের অফিসে বসিত করিলে নিম্ন বর্ণিত শর্তাবলি মোতাবেক মেসার্স খব ভাড়া নিতে বাজি হওয়ায়
পক্ষদ্বয়ের এই চুক্তিপত্র সম্পাদিত হইল।

শর্তাবলী

১। উক্ত ভাড়াটিয়া চুক্তিপত্রের মেয়াদ অর্থাৎ ০১/০৬/২০১৫ইং তারিখ হইতে ০১/০৬/২০১৬ ইং তারিখ
অবধি আগামী ০৬ (ছয়) বৎসর পর্যন্ত কাঙ্ক্ষিত হইবে।

দ্বিতীয় পক্ষ - ০২

(PSDR Form-3A)

People's Republic of Bangladesh

Office of the Registrar of Birth and Death

Savar Paurasava

Savar, Dhaka

Birth Certificate

(rule-9, of Birth and Death Registration (Municipality) Rules, 2006)
(Extract from Birth Register)

Register No: 48

Date of Registration: 30-06-2014

Date of Issue: 30-06-2014

Birth Registration No:* 19952628008242914

Name: MD. RAJQUL ISLAM

Date of Birth: 26-04-1995

Sex: Male

Twenty Sixth April Nineteen Hundred Ninety Five

Place of Birth: DHAKA

Father's Name: ABDUL BAREK

Father's Nationality: Bangladeshi

Mother's Name: NARGIS AKTER

Mother's Nationality: Bangladeshi

Permanent Address: 120/4, SOUTH RAJASON,
SAVAR, DHAKA.Present Address: 120/4, SOUTH RAJASON,
SAVAR, DHAKA.

(Prepared by - Seal and signature)

JUSH KANTI SARKAR
JURY INSPECTOR (ACTING)
Savar Municipality
Savar, Dhaka.

(Signature and Name of Registrar with Seal)

Mayor
Savar Municipality
Savar, Dhaka.

(Seal of the Registrar's Office)

*First four digits represent year of birth, next seven digits area code and last six digits are person's serial number.

FAMILY PICTURE

