

Proposed NU Business Name: **RAKIB VERITIES STORE**



Project identification and prepared by: MD. Abadat Hossain,
Puthia Unit, Rajshahi

Project verified by: MD. Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAKIBUL ISLAM
Age	:	06-06-1987 (29 Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Kanaipara, P.O: Jewpara, P.S: Puthia, Dist: Rajshahi
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. SALEHA BEGUM
(iii) Father's name	:	MD. RAFIQUUL ISLAM
(iv) GB member's info	:	Branch: Puthia, Centre # 39(Female), Member ID: 3975/4, Group No: 04 Member since: 04-03-1989 to 17-02-2002 (13Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 27,365
(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	:	3 years experience in running business. He has 1 year training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01734-545450
Mother's Contact No.	:	01774-634331
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SALEHA BEGUM joined Grameen Bank since 2013 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAKIB VERITIES STORE
Location	:	Kanaipara, Jewpara, Puthia, Rajshahi
Total Investment in BDT	:	BDT 4,33,000/-
Financing	:	Self BDT 2,83,000/-(from existing business) 65% Required Investment BDT 1,50,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	17 ft x 12 ft= 204 square ft
Security of the shop	:	BDT 40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Soap, Chocolate etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

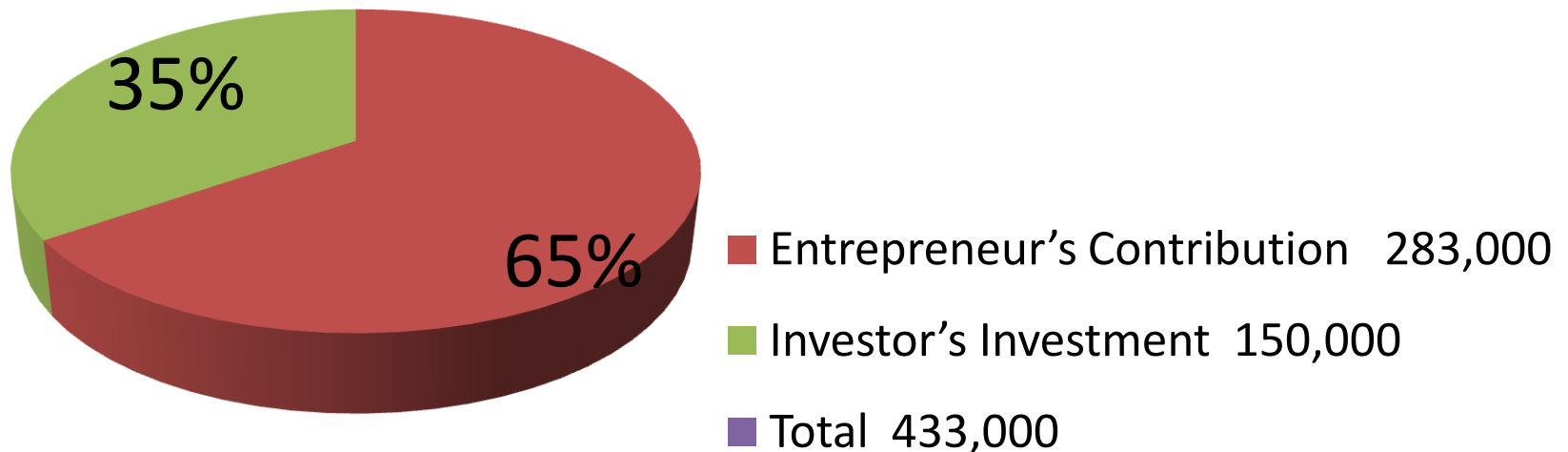
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Confectionery Item	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		200	2,400
Guard		300	3,600
Total fixed Cost (D)		9,800	45,600
Net Profit (E) [C-D]		8,200	170,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmetics	150,000	50,000	200,000
Soap & Washing Powder	20,000	25,000	45,000
Toy & Gift Item	20,000	25,000	45,000
Stationery	20,000	10,000	30,000
Ice-Cream, Soft drinks, Umbrella etc	10,000	25,000	35,000
Bag, Stationery etc	63,000	15,000	78,000
Total	283,000	150,000	433,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Confectionery Item	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Confectionery Item	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	7,000	8,000
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		800	9,600	11,500	13,500
Entertainment		200	2,400	3,000	4,000
Guard		300	3,600	4,000	4,500
Total Fixed Cost		10,200	122,400	127,000	132,000
Net Profit (E) [C-D]		16,800	201,600	213,200	225,210
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	201,600	213,200	225,210
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		141,600	294,800
	Total Cash Inflow	351,600	354,800	520,010
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	141,600	294,800	460,010

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

কোনোটি হেয়ার অয়েল

মেথির
পুষ্টি সমৃদ্ধ

মেথির পুষ্টি সমৃদ্ধ

রাফিব ষ্টোর

মেথির পুষ্টি সমৃদ্ধ

মেথির
পুষ্টি সমৃদ্ধ

মেথির পুষ্টি সমৃদ্ধ

রাফি বুল ইম নাম (রাফিব)

মেথির পুষ্টি সমৃদ্ধ

মেথির
পুষ্টি সমৃদ্ধ

পার মার্কেট
পুঠিয়া পৌরসভা, রাজশাহী।

The storefront is decorated with various items hanging from the ceiling. On the left, there is a large white plastic bag. In the center, there are several colorful balloons and bags of goods. On the right, there is a bouquet of flowers in a vase. The store is lit up with warm lights.

marico

নারিকেল তেল ও
মেথির পুষ্টি সমৃদ্ধ



রাফিব স্টোর



নারিকেল তেল ও
মেথির পুষ্টি সমৃদ্ধ



রাফি বুল ইমলাম (রাফিব)

marico



নারি

বানস

মাফেট
পৌরসভা, রাজশাহী



ব্যবহার করুন ফেয়ার অ্যান্ড লাডলী লোশন প্রতিদিন



ফেয়ার লোশন

শুভ্রতর ত্বক হবে উজ্জ্বল ও মসৃণ



The interior of the shop is filled with various goods. Shelves are stocked with colorful items, including bags, toys, and household supplies. A man in a dark t-shirt is standing behind a counter, interacting with three women. One woman is wearing a white kurta and blue pants, another is in a green top and patterned sari, and a third is in a colorful striped sari. The shop has a green-painted pillar and a white door frame.



The shelves of the shop are densely packed with a wide variety of products. The top shelves feature numerous bottles of skin care products, including lotions, creams, and soaps. Below these, there are boxes of tissues, packets of instant noodles, and other packaged goods. The bottom shelves contain stacks of white paper or plastic bags, along with some larger items like boxes of instant noodles. The overall appearance is that of a well-stocked, multi-purpose retail store.











الله

Kashih

Classic

Classic

Classic

Classic

Classic

Classic

Classic

Classic

Classic

Classic

Classic













IGLOO
A world of Great Taste!!



NOVA

Famous Car

Bicycle

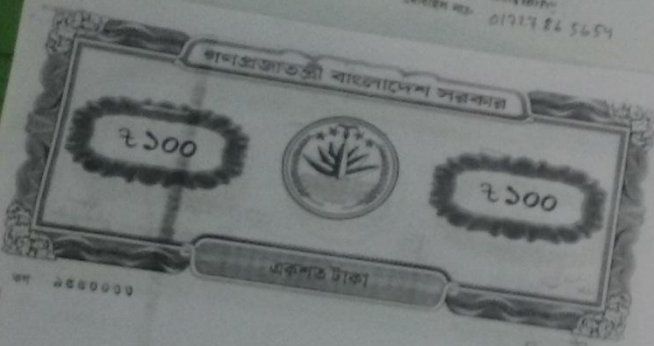
MINI car



ADULT KIT

স্বাধীনতা সঙ্গীত
 স্বাধীনতা সঙ্গীত
 স্বাধীনতা সঙ্গীত

স্বাক্ষর: *[Signature]*
 নাম: *[Name]*
 পদবী: *[Title]*
 মোবাইল নং: ০১৭১৭ ৪২ ১৬৫৭



[Handwritten notes in Bengali]

স্বাক্ষর: - *[Signature]*
 নাম: - *[Name]*
 পদবী: - *[Title]*

স্বাক্ষর: - *[Signature]*
 নাম: - *[Name]*
 পদবী: - *[Title]*

স্বাক্ষর: - *[Signature]*
 নাম: - *[Name]*
 পদবী: - *[Title]*

ক্র.সং.	নাম	পদবী	তারিখ	স্বাক্ষর	মোবাইল
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পূর্ণিমা পৌরসভা কার্যালয়
 পূর্ণিমা, বাংলাদেশ

ভেট বাইলেট

নং: ২৪৩৭
 তারিখ: ০২/০৬/২০১৭

স্বাক্ষর: *[Signature]*
 নাম: *[Name]*
 পদবী: *[Title]*

মোবাইল: *[Number]*

স্বাক্ষর: *[Signature]*
 নাম: *[Name]*
 পদবী: *[Title]*

মোবাইল: *[Number]*

স্বাক্ষর: *[Signature]*
 নাম: *[Name]*
 পদবী: *[Title]*

মোবাইল: *[Number]*

পূর্ণিমা পৌরসভা কার্যালয়
 Government of the People's Republic of Bangladesh
 Full Name: Mr. ... / স্বাক্ষর: ...

নাম: *[Name]*
 পদবী: *[Title]*
 মোবাইল: *[Number]*
 Date of Birth: 06 Jun 1987
 ID NO: 8128209580974

স্বাক্ষর: *[Signature]*
 নাম: *[Name]*
 পদবী: *[Title]*



FAMILY PICTURE

