

Proposed NU Business Name: **RAFIQ STORE**



Project identification and prepared by: Md. Md. Ataur Rahman,
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAFIQUL ISLAM
Age	:	20-02-1988 (28 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brather & 1 Sister
Address	:	Vill: Moslispur P.O: Koddabazzer P.S: Gazipur Sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOHINUR AKTER
(iii) Father's name	:	MD SAMSUL ISLAM
(iv) GB member's info	:	Branch: Bashon, Centre # 13 (Female), Member ID: 2913/1, Group No: 05 Member since: 28-04-2001 (15 Years) First loan: BDT 4000/-
Further Information:		Outstanding loan: 2,33,500
(v) Who pays GB loan installment	:	Father
(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	:	4 years experience in running business. He has no training
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923410369
Family's Contact No.	:	01848104070
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOHINUR AKTER joined Grameen Bank since 15 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying cow .

Proposed Nobin Udyokta Business Info

Business Name	:	RAFIQ STORE
Location	:	Konabari, Gazipur
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 58% Required Investment BDT 1,00,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	1,40,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Pran mango juice,Pran milk,pran curd,Soft drinks,Oil,Biscut etc . ▪Average 5% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪The shop is Rent. ▪Collects goods from Konabari. ▪Agreed grace period is 3 months.

Existing Business (BDT) D

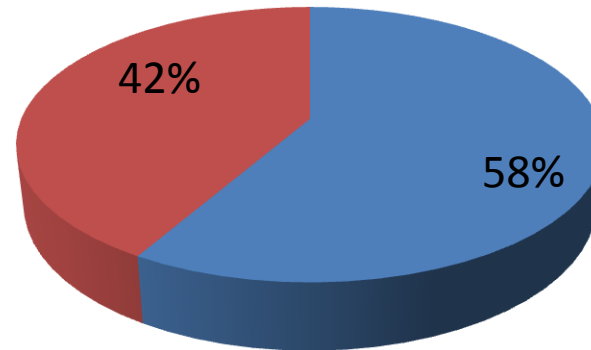
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pran mango juice,Pran milk,pran curd,parn ,Soft drinks,Oil,Biscut etc .	14,000	4,20,000	50,40,000
Total Sales (A)	14,000	4,20,000	50,40,000
Less. Variable Expense			
Pran mango juice,Pran milk,pran curd,parn ,Soft drinks,Oil,Biscut etc .	13,300	3,99,000	47,88,000
Total variable Expense (B)	13,300	3,99,000	47,88,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		2,000	24,000
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		150	1,800
Guard		100	1,200
Generator		200	2,400
Total fixed Cost (D)		12,100	1,45,200
Net Profit (E) [C-D]		8,900	1,06,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pran mango juice,Pran milk	95,330	92,250	1,87,580
pran curd,Soft drinks,Oil,Biscut	15,472	7,750	23,222
Oil,Biscut etc	29,198	-	29,198
Total	1,40,000	1,00,000	2,40,000

Source of Finance

- Entrepreneur Contribution=140000
- Investors Investment=100000
- Total=240000
-



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Pran mango juice,Pran milk,pran curd,parn ,Soft drinks,Oil,Biscut etc .	18,000	5,40,000	64,80,000	68,04,000
Total Sales (A)	18,000	5,40,000	64,80,000	68,04,000
Less. Variable Expense				
Pran mango juice,Pran milk,pran curd,parn ,Soft drinks,Oil,Biscut etc .	17,100	5,13,000	61,56,000	64,63,800
Total variable Expense (B)	17,100	5,13,000	61,56,000	64,63,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000	3,40,200
Less. Fixed Expense				
Rent		2,500	30,000	30,000
Electricity Bill		2,000	24,000	2,500
Mobile Bill		200	2,400	2,600
Salary (self)		5,000	60,000	60,000
Transportation		2,500	30,000	32,000
Entertainment		200	2,400	2,500
Guard		100	1,200	1,300
Generator		200	2,400	2,600
Total Fixed Cost		12,700	1,52,400	1,33,500
Net Profit (E) [C-D]		8,900	1,06,800	2,06,700
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	1,00,000	
1.2	Net Profit	1,06,800	2,06,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		46,800
	Total Cash Inflow	2,06,800	2,53,500
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	46,800	1,93,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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



Pranjana

Pranjana

प्रजाणा
वर्धमान
प्रजाणा

PRAN

PRAN for health

PRAN


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ফি
ক
স্টোর
 প্রোগ্রাম মোঃ তোফাজ্জল হোসেন
 এখানে গাভা পানীয়,
 মুদি মালামাল পাওয়া যায়।
 বাণ ডাইরি পরিবেশক
 ০১১৪৪৫৪৫৩৮
 ০১৬৭৫৭৬৮১৬
 কলকাতা, কক্সবাজার, ঢাকা, গাজীপুর





বিশুদ্ধতা আর পুষ্টি
ভালোবাসার প্রাণ ডেইরী
PRAN
ডেইরী লিমিটেড

বিশুদ্ধতা আর পুষ্টি
ভালোবাসার প্রাণ ডেইরী
PRAN
ডেইরী লিমিটেড

An advertisement for Pran milk products. It features a central image of a cow in a green field with milk splashing. Surrounding this are images of various Pran milk products, including bottles of 'স্বাদা' (Sवादা) and 'সুপার স্মুথ' (Super Smooth) milk, and cartons of 'Milk' and 'Pran' brand milk. The text is in Bengali, emphasizing purity and nutrition.

আহসান, বিপ্লব ও সংকল্পে আলো মাকলা



Certificate of Excellence

This document hereby certifies the
Award for the best Achievement

Presented to

Rafique Store

Zone: Gazipur, Sales Group: Pasteurized
Recognized you as

THE ACHIEVER

for achieving the target of the Year 2015 nationally with
PRAN DAIRY LIMITED.

This conference is a resultant effort of your cooperation and
could not possible without your hard work and dedication.
Thank you for your support.

Ahsan Khan Chowdhury
Deputy Managing Director
PRAN-RFL Group



35020-D05

361287 Rafiq Store- Joydebpur
Md. Rafiqul Islam
Beside of Rubel filling station
Tangail Rd. Konabari

+8801914854538
+8801936013352

No: 901919 /30-JUN-16

Note:

Sl	Ref. Note and Item	U	Q	S.Qty	A	C.L			
1	PRAN Matha-250ml	4	Crate	0	Bottle	160	One Hundred Sixty		
	20160631332305/30	0		0		160	160	0	3200.5
2	PRAN Sweetened Yogurt-500gm	1	Carton	0	Pieces	8	Eight	0	600.6
	20160631332305/30	0		0		8	8	0	
3	Pasteurized Milk-1000ml	3	Crate	0	Packet	30	Thirty		1719.91
	20160631332305/30	0		0		30	30	0	
4	Pasteurized Milk-200ml(40pcs)	38	Crate	0	Pieces	1520	One Thousand Five Hundred Twenty		20854.44
	20160631332305/30	0		0		1520	1520	0	
5	Pasteurized Milk-500ml	150	Crate	0	Packet	3000	Three Thousand		92610.7
	20160631332305/30	0		0		3000	3000	0	
6	Sweet Curd-100gm	1	Carton	6	Pieces	6	Fifty-Four	6	0.3
	20160631332305/30	0		0		6	0	6	
	20160631332305/30	1		0		48	48	0	912.2
Total Lines : 7		Total		197					

Total: 119896.3
Load/Unload Bill: 197
Net Total : 119699.3

Prepared By

Checked By

Approved By


Balance

Ref #	Item	Qty	S.Qty	Tot Qty	A	DC
566522-DO20160530410105	Pasteurized Milk -1 can=40 ltr	1	0	1	2140	35020
734330-DO20160631308705	PRAN Matha-250ml	80	0	80	1600	35020
734330-DO20160631308705	Pasteurized Milk-500ml	140	0	140	4321.8	35020
734330-DO20160631308705	PRAN Sour Curd-8 Pcs	8	0	8	478	35020
741060-DO20160631332305	Pasteurized Milk-1000ml	20	0	20	1146.8	35020
741060-DO20160631332305	Sweet Curd-100gm	48	0	48	912	35020
741060-DO20160631332305	Sweet Curd-100gm	0	6	6	0	35020
741060-DO20160631332305	Pasteurized Milk-200ml(40pcs)	3280	0	3280	45001.8	35020
741060-DO20160631332305	PRAN Matha-250ml	80	0	80	1600	35020
741060-DO20160631332305	Pasteurized Milk-500ml	3620	0	3620	111749.4	35020
741060-DO20160631332305	Pasteurized Chocolate-200ml	100	0	100	1630	35020
716628-DO20160631203505	PRAN Tak Dol-100gm	0	24	24	0	35020
530578-DO20160530241905		7377	30	7407	170577.4	
Grand Total:						

সিএমএস, মিঃ ২০, ৩১ ৫০০ml 12 PCS ৫৬৩৭

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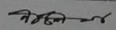
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

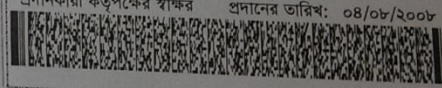


নাম: মোঃ রফিকুল ইসলাম
Name: MD. RAFIKUL ISLAM
পিতা: মোঃ শামসুল ইসলাম
Date of Birth: 20 Feb 1988
মাতা: কোবিলুর আক্তার
Date of Birth: 20 Feb 1988
ID NO: 3313054724070

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনো ব্যক্তির হস্তে রাখা হলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোমিং: মজলিশপুর উচ্চ বিদ্যালয়, গ্রাম/রাস্তা: মজলিশপুর, পূর্ব পাড়া,
ডাকঘর: কজা বাজার - ১৩৪৬, গাজীপুর সদর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  প্রদানের তারিখ: ০৪/০৮/২০০৮



FAMILY PICTURE

