

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



Project identification and prepared by: Rupaly Akter,
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Project verified by: Md. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SATTAR MIA
Age	:	11-05-1986 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son,
No. of siblings:	:	01 Brother, 02 Sisters
Address	:	Vill: Konda, P.O: Nagar Konda, 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	:	MONI BEGUM
(iii) Father's name	:	BADSHA MIA
(iv) GB member's info	:	Branch: Bongaon, Centre # 13 (Female), Member ID: 2192/1, Group No: 02 Member since: 10/05/2004 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 2,960/-
(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 training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-449331
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONI 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 business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIFAT GENERAL STORE
Location	:	Konda bazar, Boliarpur, Savar, Dhaka.
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,30,000(from existing business) 70% Required Investment BDT 1,00,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 10 ft= 140 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; rice, oil, pulse, cosmetics item etc. ▪Average 12% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in won place. ▪Collects goods from Nama Bazar Savar. ▪Agreed grace period is 3 months.

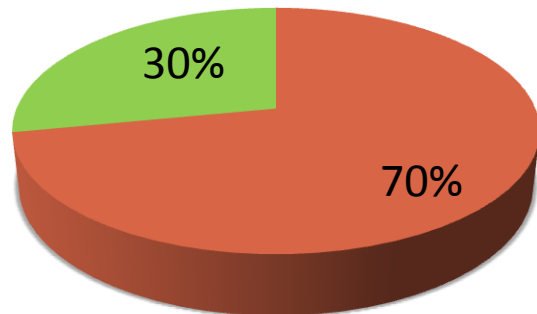
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery item	3,500	1,05,000	12,60,000
Total Sales (A)	3,500	1,05,000	12,60,000
Less. Variable Expense			
Grocery item	3,080	92,400	11,08,800
Total variable Expense (B)	3,080	92,400	11,08,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	1,51,200
Less. Fixed Expense			
Electricity Bill		800	9,600
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Generator		150	1,800
Mobile Bill		300	3,600
Entertainment		300	3,600
Total fixed Cost (D)		7,550	90,600
Net Profit (E) [C-D]		5,050	60,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (50 x 1800)	90,000	50,000	1,40,000
Oil (10 x 4000)	40,000	-	40,000
Pulse (5 x 4000)	20,000	-	20,000
Cosmetics Item	40,000	50,000	90,000
Drinks, biscuit, chips, masala etc.	20,000	-	20,000
Fridge	20,000	-	20,000
Total	2,30,000	1,00,000	3,30,000

Source of Finance



■ Entrepreneur's Contribution's :- 2,30,000

■ Investor Investment's :- 1,00,000

■ Total :- 3,30,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery item	4,500	1,35,000	16,20,000	17,00,000
Total Sales (A)	4,500	1,35,000	16,20,000	17,00,000
Less. Variable Expense				
Grocery item	3,960	1,18,800	14,25,600	14,96,000
Total variable Expense (B)	3,960	1,18,800	14,25,600	14,96,000
Contribution Margin (CM) [C=(A-B)]	540	16,200	1,94,400	2,04,000
Less. Fixed Expense				
Electricity Bill		800	9,600	12,000
Transportation		1,500	18,000	20,000
Salary (Self)		5,000	60,000	60,000
Generator		150	1,800	2,500
Mobile Bill		500	6,000	7,000
Entertainment		500	6,000	7,000
Total Fixed Cost		8,450	1,01,400	1,08,500
Net Profit (E) [C-D]		7,750	93,000	95,500
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	93,000	95,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		33,000
	Total Cash Inflow	1,93,000	1,28,500
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	33,000	68,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Konda bazar, Boliarpur,
Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

MARISE
চপটিক
চপটিক খাত, অম্বার কিছু খাত

Radhuni
ERICELLI
MARE

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50 KGS NET

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Shelves filled with various bottles and containers, likely containing oils, detergents, and other household goods.

Man sitting on a stool, wearing a checkered shirt and a purple and orange striped dhoti.

Blue plastic crates containing onions and potatoes.

Green plastic baskets containing garlic and ginger.

Light blue plastic basket containing cucumbers.

Light blue plastic basket containing green chilies.

A traditional wooden weighing scale (talha) used for weighing goods.



pepsi

This unit is the property of Transcan Beverages Limited

২০০ প্যাক
বাঁধুলী
সেম্বাহ

শুনিবার হুট ফ্রিক

TEER FLOUR

Maab

SUGAR

বাঁধুলী
সেম্বাহ



FAMILY PICTURE

