

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



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Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD RAFIQUL STORE</b>
Age	:	10-04-1985 (31 Years)
Education, till to date	:	Class IX
Marital status	:	Married
Children	:	NIL
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Mamudnagar P.O: Masudnagar 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	:	<b>MEHER BANU</b>
(iii) Father's name	:	<b>MD AJGAR ALI</b>
(iv) GB member's info	:	Branch : Nagorpur , Centre: 17 (Female), Member ID: 2578, Group No: 05 Member since: 2004 to 15-02-11 (07 Years) First loan: BDT 6000
Further Information:		Existing loan: BDT 13112 Outstanding loan: NA
(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.)	:	
Business Experiences and Training Info	:	05 years experience in running business. 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01863-857562
Family's Contact No.	:	01729-493122
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MEHER BANU** joined Grameen Bank since 07 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAFIQUL STORE</b>
Location	:	Mamudnagar, Notun baazar, Chanka Road
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 90000/- (from existing business) 60% Required Investment BDT 60000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Grocery items</li><li>▪Average 15 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Nagorpur</li><li>▪Agreed grace period is 3 months.</li></ul>

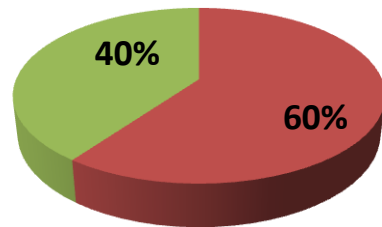
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery items	3500	105000	1260000
<b>\Total Sales (A)</b>	3500	105000	1260000
<b>Less Variable Expense</b>			
Grocery items	2975	89250	1071000
<b>Total variable Expense (B)</b>	2,975	89250	1071000
<b>Contribution Margin (CM) [C=(A-B)</b>	525	15750	189000
<b>Less Variable Expense</b>			
Rent		500	6000
Electricity bill		200	2400
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		100	1200
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		8,200	98400
<b>Net Profit (E)= [C-D]</b>		7,550	90600

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	2	2000	4,000	10	2,000	20,000	24,000
Pulse	1	4500	4,500	50	90	4,500	9,000
Sugare	1	3500	3,500	5	4500	22,500	26,000
Oil	100	100	10,000	120	100	12,000	22,000
Flour, Atta	2	2000	4,000	0	0	0	4,000
Washing powder	50	80	4,000	1	0	0	4,000
Soap	200	15	3,000	0	0	0	3,000
Paste	100	40	4,000	0	0	0	4,000
Tobaco, Fruit	200	90	18,000	0	0	0	18,000
Others	1	15000	15,000	1	1000	1,000	16,000
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>658</b>	<b>0</b>	<b>90,000</b>	<b>187</b>	<b>0</b>	<b>60,000</b>	<b>150,000</b>

## Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 60,000
- Total 150,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Grocery items	5000	150000	1800000	1890000	1984500
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less Variable Expense</b>					
Grocery items	4250	127500	1530000	1606500	1686825
<b>Total variable Expense (B)</b>	4,250	127500	1530000	1606500	1686825
<b>Contribution Margin (CM) [C=(A-B)</b>	750	22500	270000	283500	297675
<b>Less Variable Expense</b>					
Rent		500	6000	6,000	6000
Electricity bill		400	4800	5300	5800
Transportation		1,800	21600	22,100	22600
Salary (self)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		100	1200	1200	1200
Mobile bill		500	6000	6100	6200
<b>Total fixed cost (D)</b>		8,800	105,600	106,700	107800
<b>Net Profit (E)= [C-D]</b>		13700	164400	176,800	189875
Investment Payback			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	164,400	176,800	189875
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		140,400	293200
	<b>Total Cash Inflow</b>	224400	317200	483075
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
	<b>Total Cash Outflow</b>	84,000	24000	24000
3	<b>Net Cash Surplus</b>	140,400	293200	459075

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









































# FAMILY PICTURE

