

Proposed NU Business Name: RAFIQUE REFIZATION & WARKSHOP



Project identification and prepared by: Modon Kumar Biswas
Dakshinkhan Unit, Dhaka
Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAFIQUL ISLAM SAWON
Age	:	17-12-1990 (27Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	nill
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill: Patira P.O:Tolna-1229 , P.S: Khilkhet, 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	:	HONUFA BEGUM
(iii) Father's name	:	DIN ISLAM
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 33 (Female), Member ID: 2732, Group No: 04 Member since: 20-05-1995 (22 Years) First loan: BDT 2,000 /- Outstanding loan: 28,000/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 01 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01980-952428
Family's Contact No.	:	01912-154698
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HONUFA BEGUM joined Grameen Bank since 22 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAFIQUE RAFIJARATION &WAKSHOP
Location	:	Patira,Tolna,Khilkhet,Dhaka
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 80,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; swice, soket ,sarket bakar ,Energy light, Holder,chanal etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Nobabpur, Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electrics goods	1,000	30,000	360,000
Servicing	200	6,000	72,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Electrics goods	800	24,000	288,000
Total variable Expense (B)	800	24,000	288,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Switch	20	200	4000	Switch	50	200	10,000	24,000
Scoket	24	180	4320	Scoket	100	180	18,000	22,320
Cerkit Breaker	24	140	3360	Cerkit Breaker	150	140	21,000	24,360
Energy Bulb	12	150	1800	Energy Bulb	67	150	10,050	11,850
Holder	12	45	540	Holder	10	45	450	990
Chanel	12	23	276	Chanel	21	23	483	759
Secuirity Advanced			80000				0	80,000
Others			5704	Others			17	5,721
Total			100,000				60,000	160,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electrics goods	1,500	45,000	540,000	567,000	595,350
Servicing	250	7,500	90,000	94,500	99,225
Total Sales (A)	1,750	52,500	630,000	661,500	694,575
Less. Variable Expense					
Electrics goods	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000	207,900	218,295
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		315	3,780	3,969	4,167
Transportation		550	6,600	6,930	7,277
Mobile Bill		240	2,880	3,024	3,175
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		117	1,400	1,400	1,400
Total Fixed Cost		8,722	104,660	105,323	106,019
Net Profit (E) [C-D]		7,778	93,340	102,577	112,276
Investment Payback			24,000	24,000	24,000

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

Sl #	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	93,340	102,577	112,276
1.3	Depreciation (Non cash item)	1,400	1,400	1,400
1.4	Opening Balance of Cash Surplus		70740	150,717
	Total Cash Inflow	154,740	174,717	152117
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	70,740	150,717	128117

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business :01 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









গ্রামীণ ব্যাংক

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মহজ্ঞানের পাশবই

কলম - ২৭৩১

নাম শ্রীমতী ৩৬/৯

কেন্দ্রের নাম গোপালপুর বি/খ

শাখা গ্রামীণ ব্যাংক সড়ক বস উত্তরে পাড়া

২৬/১১

 **राष्ट्रीय पहचान कार्ड**
National ID Card / पहचान कार्ड

 **नाम: सलीम शेख शेख**
Name: SALIM SHEKH SHEKH
पता: 84, बंगला
शहर: अहमदाबाद

Date of Birth: 17 Dec 1980
ID NO: 18010813749000130

सर्व अधिकार सुरक्षित राखले आहेत. कोणताही अधिकार
अधिकारि या कार्डद्वारे देण्यात येत नाही. अधिकारि या कार्ड
द्वारे कोणताही अधिकार देण्यात येत नाही. अधिकारि या कार्ड

 **राष्ट्रीय पहचान कार्ड** **अहमदाबाद**





ডুমুরী ইউনিয়ন পরিষদ

জেলা পরিষদ, পাবনা জেলা, পাবনা সিটি কর্পোরেশন, পাবনা

ট্রেড লাইসেন্স



স্বাক্ষরিত তারিখ: ২০১৬ সাল ০৫ মাস ০৫ তারিখ

স্বাক্ষরিত স্থান: ডুমুরী

স্বাক্ষরিত ব্যক্তি: শ্রী ব্রজেন বসু

স্বাক্ষরিত পেশা: কম্পিউটার স্টোর

স্বাক্ষরিত ঠিকানা: পাড়া: পূর্ব পাড়া, পো: ডুমুরী

স্বাক্ষরিত জেলা: পাবনা

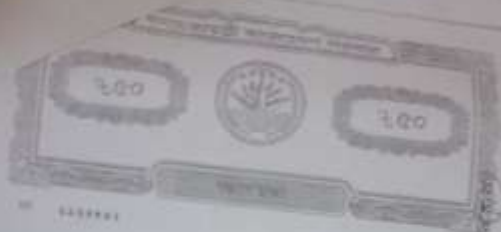
স্বাক্ষরিত ডি.সি.সি. নং: ১০০৬

স্বাক্ষরিত ডি.সি.সি. নং: ১০০৬

স্বাক্ষরিত ডি.সি.সি. নং: ১০০৬

ডুমুরী ইউনিয়ন পরিষদ
পাবনা জেলা

ডুমুরী ইউনিয়ন পরিষদ, পাবনা জেলা, পাবনা সিটি কর্পোরেশন, পাবনা



सं. ३३३३३३

प्रश्न

- 1. ...
- 2. ...
- 3. ...
- 4. ...
- 5. ...
- 6. ...
- 7. ...
- 8. ...
- 9. ...
- 10. ...

संक्षेप में उत्तर दीजिए

प्रश्न 1 का उत्तर दीजिए।

उत्तर :-

1. ...

2. ...

3. ...



গ্রামীণ ব্যাংক

ID

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মহুজ খানের পাশবই

কলকাতা - ২৫৩১
১

নাম	মহুজা / ৩৬/৫
কেন্দ্রের নাম	গোপিকা / ৬৫/৫
শাখা	কলকাতা

২৫/৫

FAMILY PICTURE

