

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



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Abul Kalam
Age	:	06-08-1978 (39 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Dauther 01 Son
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill:Gobindopur ,P.O: Ujampur ,P.S: Uttorkhan, 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	:	Mosammat Nurjahan
(iii) Father's name	:	Late Hasan Uddin
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 06 (Female), Member ID: 2732/3 , Group No: 08 Member since: 24-06-1997 (20 Years) First loan: BDT = 2,000 /- Last Loan = 50,000/- Outstanding loan:= Nill
Further Information:		
(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 & Skill Own Business and Training Info	:	12 years of business experience. : 12 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	House Rent (60,000) Taka
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-071577
Family's Contact No.	:	01936-408605
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Nurjahan joined Grameen Bank since 20 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	:	Rifat Varaites Store
Location	:	Chamurkhan,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 800,000/-
Financing	:	Self BDT 500,000/- (from existing business) 62% Required Investment BDT 300,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	14 ft x 10 ft= 140 square ft
Security of the shop	:	BDT 15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shari,Lungi,Pant, T- Shirt,Shoes etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is rented .▪Collects goods from Korotia, Bongobazar.▪Agreed grace period is 3 months.

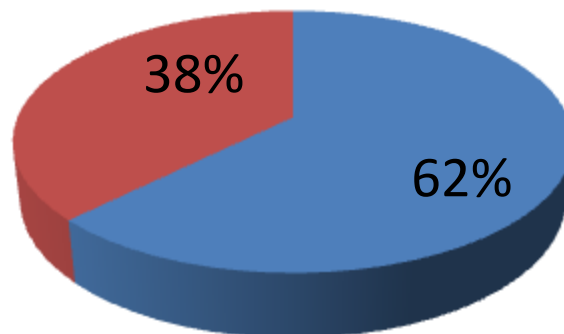
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Varaites Item	5,000	150,000	1,800,000
	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Varaites Item	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		400	4,800
Transportation		2,000	24,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		8,000	96,000
Salary (self)		8,000	96,000
Total fixed Cost (D)		21,400	256,800
Net Profit (E) [C-D]		8,600	103,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Shari	50	600	30000	Shari	30	600	18,000	48,000
Lungi	75	400	30000	Lungi	40	400	16,000	46,000
Jents Pant	80	400	32000	Jents Pant	45	400	18,000	50,000
T- Shirt	120	350	42000	T- Shirt	50	350	17,500	59,500
Lather Shoe	150	350	52500	Lather Shoe	120	350	42,000	94,500
Ladis Kardigen	180	550	99000	Ladis Kardigen	85	550	46,750	145,750
Three Piece	130	900	117000	Three Piece	100	900	90,000	207,000
Barmis Sandel	200	100	20000	Barmis Sandel	100	100	10,000	30,000
Cosmaties	300	150	45000	Cosmaties	150	150	22,500	67,500
Advance Security	1	15000	15000				0	15,000
Others			17500	Others			19,250	36,750
Total			500,000				300,000	800,000

Source of Finance

■ Entrepreneur's contibution 500000 ■ Investor's Investment 300000 ■ Total 800000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Varaites Item	6,000	180,000	2,160,000	2,268,000	2,381,400
0	0	0	0	0	0
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Varaites Item	4,800	144,000	1,728,000	1,814,400	1,905,120
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		420	5,040	5,292	5,557
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		8,000	96,000	100,800	105,840
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		21,820	261,840	269,232	276,994
Net Profit (E) [C-D]		14,180	170,160	184,368	199,286
Investment Payback			120,000	120,000	120,000

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	300,000		
1.2	Net Profit	170,160	184,368	199,286
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		50,160	114,528
	Total Cash Inflow	470,160	234,528	313,814
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	50,160	114,528	193,814

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 12 Years
Own Business :12 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

রিফাত ভ্যারাইটিস স্টোর

শ্রীঃ মোঃ আব্দুল করিম



ROCKET
রকেট
কম-কমলা কম্বল জেবাইল স্টোর

ROCKET
রকেট
কম-কমলা কম্বল জেবাইল স্টোর



























উত্তরখান ইউনিয়ন পরিষদ
Uttarkhan Union Parishad

কাঁচকুড়, উত্তরখান, মাকা-১২৩০, বাগলাচালি

ক্রমিক নং : 1715

ট্রেড লাইসেন্স

তারিখ : ০৯/১১/২০১৭

লাইসেন্স নং : ১৪১৫

নবায়ন নং :

(ইউ, সি, ৭ নং ফরম, ১২ (১) নং বিধান ৫১৫৮)

প্রতিষ্ঠানের নাম : **রিফাত ভ্যারাইটিস স্টোর**

মালিকের নাম : মোঃ আবুল কালাম আজাদ

পিতা/স্বামীর নাম : মুক্তা হাসান উদ্দিন

মাতার নাম : মোছাঃ নূর জাহান

ঠিকানা : হাফিজ উল্লাহ মার্কেট, চামুরখান, উত্তরখান, ঢাকা-১২৩০।

প্রতিষ্ঠানের ধরণ : কনস্ট্রাক্টিভ

এলাকা : চামুরখান (গোবিন্দপুর)

ওয়ার্ড নং : ০৬

লাইসেন্স ফি : ৫০০/- (পাঁচশত টাকা মাত্র)

নিজস্বপন বোর্ড ফি : বাণিজ্যিক কর বাবদ = ৭৫/- (পাঁচাত্তর টাকা মাত্র)

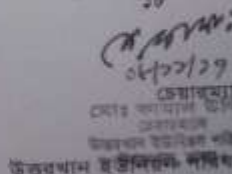
নবায়ন ফি :

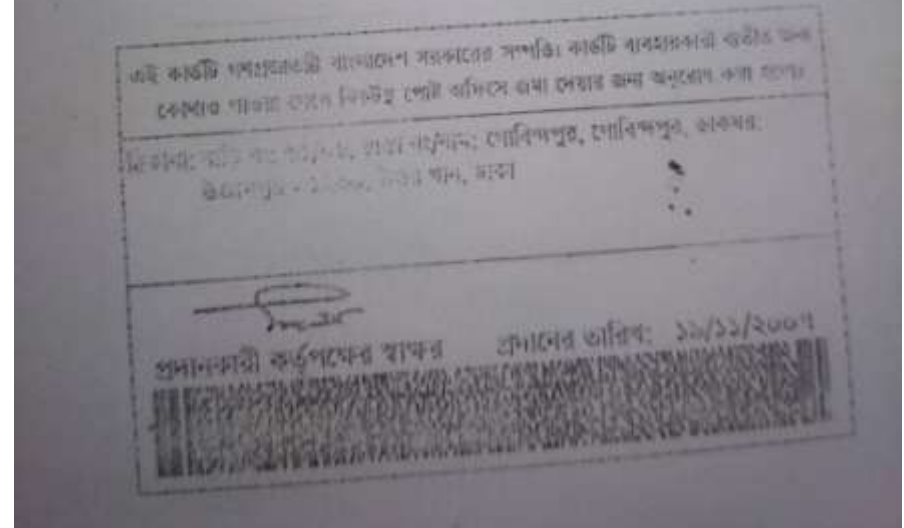
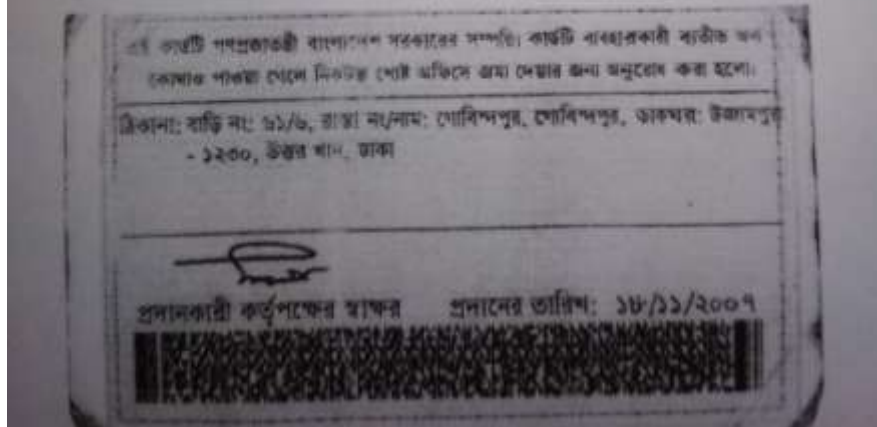
জরিমানা : মুসক কর বাবদ = ৭৫/- (পাঁচাত্তর টাকা মাত্র)

উল্লেখিত নির্ধারিত ফি/ ফি সমূহ বুঝিয়া পাইয়া ১ জুলাই ২০ ১৭ হইতে ৩০ জুন ২০ ১৭ পর্যন্ত ব্যবস্থা চালাইবার অনুমতি প্রদান করা হইল।


মোঃ আবুল কালাম আজাদ
মালিক

উত্তরখান ইউনিয়ন পরিষদ
কাঁচকুড়, উত্তরখান


০৬/১১/১৭
জেয়ারহান
মোঃ আবুল কালাম আজাদ
মালিক
উত্তরখান ইউনিয়ন পরিষদ
উত্তরখান ইউনিয়ন পরিষদ



FAMILY PICTURE

