

Proposed NU Business Name: **RAFIQ STORE**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAHADAT HOSSIAN
Age	:	02-03-1997(20Years)
Education, till to date	:	Three
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 Brother,03Sisters
Address	:	Vill:Dharmopur P.O: saberhat P.S: Shanbeg, Dist: Nohakhali.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIBI SOKINA
(iii) Father's name	:	MD.RAFIQU L ISLAM
(iv) GB member's info	:	Branch:., Mohammedpur,Shanbeg. Centre #05 (Female), Member ID:875, Group No: 02 Member since: 2000 to -2010 (10Years) First loan: BDT 5000/- Existing loan: BDT 10000 Outstanding loan:0
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	no years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784442407
Family's Contact No.	:	01817627512
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI SOKINA joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

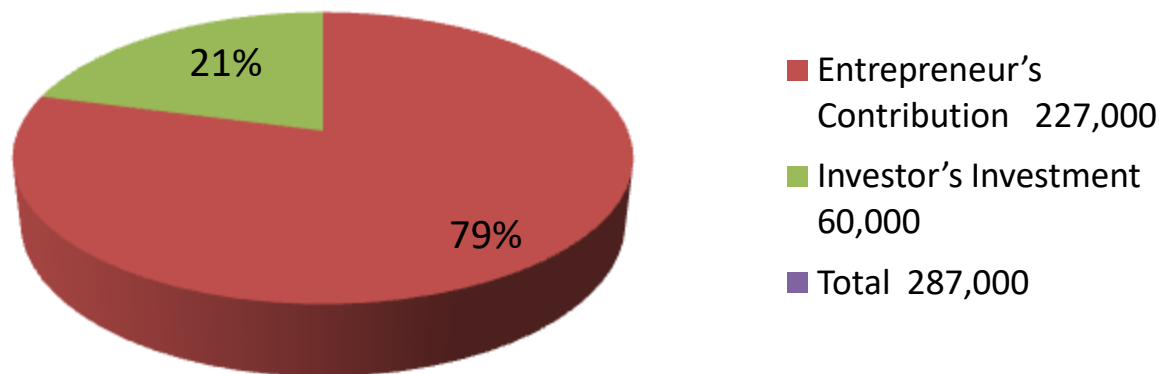
Business Name	:	RAFIQ STORE
Location	:	Woali Munshi road , Saber hat ,Noyakhali.
Total Investment in BDT	:	BDT 287,000/-
Financing	:	Self BDT 227,000/- (from existing business) 79% Required Investment BDT 60,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 15ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gropes Items etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 20% gain on sales▪The shop is rented.▪Collects goods from Dagonbhuiya▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Shoes Items etc	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
Shoes Items etc	3200	96000	1152000
Total variable Expense (B)	3200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		2000	24000
Electricity bill		2000	24000
Transportation		3000	36000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		30	360
Generator		400	4800
Mobile bill		500	6000
Total fixed cost (D)		13130	157560
Net Profit (E)= [C-D]		10870	130440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chips	0	0	20000	0	0	5000	25000
Biscuite	0	0	30000	0	0	10000	40000
Confegsonary	0	0	50000	0	0	15000	65000
Cold drinks	0	0	15000	0	0	0	15000
Cosmetics	0	0	10000	0	0	0	10000
Weat& Ata	0	0	25000	0	0	10000	30000
Oil	0	0	23000	0	0	0	23000
Potato	0	0	14000	0	0	0	14000
Others	0	0	20000	0	0	20000	40000
Security			20000			0	20000
Total			227000			60000	287000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Shoes Items etc	5200	156000	1872000	1965600	2063880
Total Sales (A)	5200	156000	1872000	1965600	2063880
Less Variable Expense					
Shoes Items etc	4160	124800	1497600	1572480	1651104
Total variable Expense (B)	4160	124800	1497600	1572480	1651104
Contribution Margin (CM) [C=(A-B)	1040	31200	374400	393120	412776
Less Variable Expense					
Rent		2000	24000	24000	24000
Electricity bill		2500	30000	30200	30400
Transportation		3200	38400	38600	38800
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		30	360	360	360
Generator		400	4800	4800	4800
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		19030	228360	239778	251766.9
Net Profit (E)= [C-D]		12170	146040	153342	161009.1
Investment Payback			24000	24000	24000

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	146040	153342	161009.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122,040	251,382
	Total Cash Inflow	206,040	275,382	412,391
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
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	122,040	251,382	388,391

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

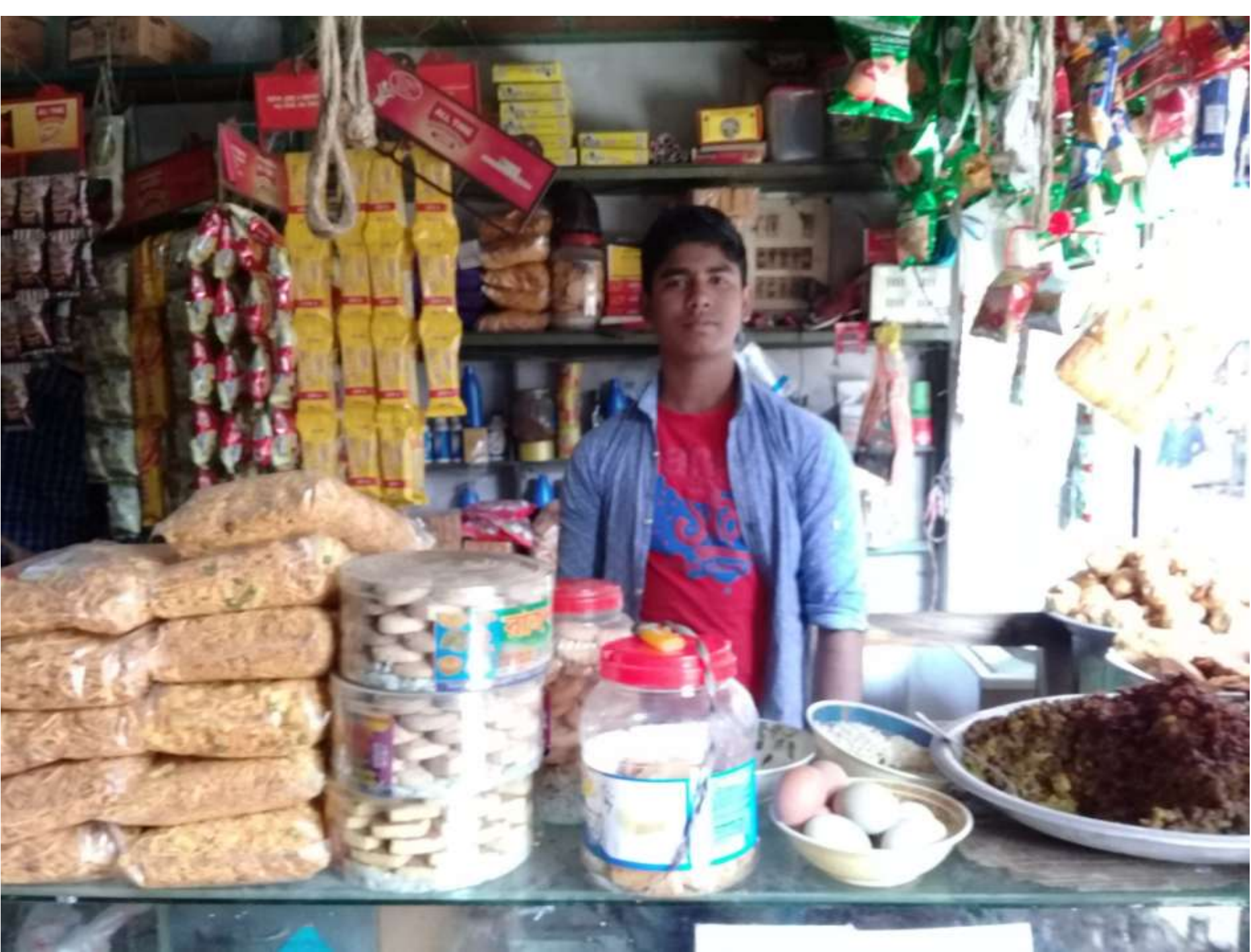
Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest









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