

# Proposed NU Business:AL RAFI STORE



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Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

**Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SHAFIQL ISLAM</b>
Age	:	26-05-1984 ( 34 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	Married
Children	:	1 Dauther 1 Son
No. of siblings:	:	4 Brothers 0 Sisters
Address	:	Vill: LOKIDAPOST : VADRA ,P.O:NAGARPAR P.S: Nagarpur, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name :MOST:RABEYA BEGUM	:	
(iii) Father's name:LET:MOHIUDDIN MIA	:	
(iv) GB member's info	:	Branch: VADRA Centre # 61/M (Female), Member ID: 5895/ Group No:04 Member since: 07-07-2006( 12Years) First loan: BDT = 5000 Last LAN :40,000
<b>Further Information:</b>	:	Outstanding loan:=9840
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA, TMSS, BURO, 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	:	0 years of business experience.
Own Business and	:	17 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732543637
Family's Contact No.	:	01779456794
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST::**RABEYA BEGUM

joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

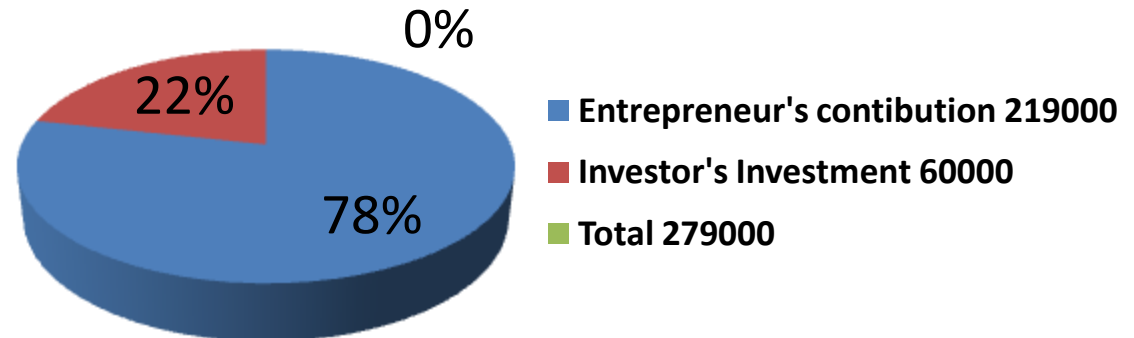
Business Name	:	<b>AL RAFIE STORE</b>
Location	:	NAGARPAR MAIN ROARD , NAGARPAR TANGAIL .
Total Investment in BDT	:	BDT 2,79,000/-
Financing	:	Self BDT 219,000/- (from existing business) 78% Required Investment BDT 60,000/- (as equity) 22 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10ft= 100square ft
Security of the shop	:	BDT 1,20,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; minarul water, biskite , ice crem babay food sold past khta fair and lovely , etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li> <li>▪The shop is RENT .</li> <li>▪Collects goods from .tangail</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
shopkiping item	3,500	105,000	1,260,000
Servicing	0	0	0
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
shopkiping item	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,400	16,800
Electricity Bill		1000	12,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		300	3,600
Graud Bill		100	1,200
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,600</b>	<b>103,200</b>
<b>Net Profit (E) [C-D]</b>		<b>12,400</b>	<b>148,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
minarul water	40	500	20000	minarul water	40	500	20,000	40,000
biskite	60	20	12000	biskite	100	200	20,000	32,000
khata	50	300	15000		0	0	0	15,000
ice crem	34	500	17000	ice crem	20	500	10,000	27,000
babay food	3	1000	3000		0	0	0	3,000
paste	8	1000	8000		0	0	0	8,000
fair and lovelay	3	1,000	3000		0	0	0	3,000
kayail	3	2000	6000		0	0	0	6,000
sold	5	3000	15000	sold	4	2500	10,000	25,000
<b>Others</b>		0	0	<b>Others</b>		0	0	0
<b>Security of Shop</b>		0	120000					120,000
<b>Machinaries</b>		0	0					0
<b>Total</b>			<b>219,000</b>				<b>60,000</b>	<b>279,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
shopkiping item	4,500	135,000	1,620,000	1,701,000	1,786,050
Servicing	0	0	0	0	0
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Less. Variable Expense</b>					
shopkiping item	3,600	108,000	1,296,000	1,360,800	1,428,840
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>	<b>1,428,840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		1,400	16,800	16,800	16,800
Electricity Bill		1,000	12,000	12,600	13,230
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Graud Bill		100	1,200	1,260	1,323
Generator Bill		0	0	0	0
Mobile Bill		300	3,600	3,780	3,969
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>8,600</b>	<b>103,200</b>	<b>104,520</b>	<b>105,906</b>
<b>Net Profit (E) [C-D]</b>		<b>18,400</b>	<b>220,800</b>	<b>235,680</b>	<b>251,304</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>				
1.1	investor investment	60,000		
1.2	Net Profit	220,800	235,680	251,304
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		196,800	408,480
	<b>Total Cash Inflow</b>	<b>280,800</b>	<b>432,480</b>	<b>659,784</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>196,800</b>	<b>408,480</b>	<b>635,784</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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

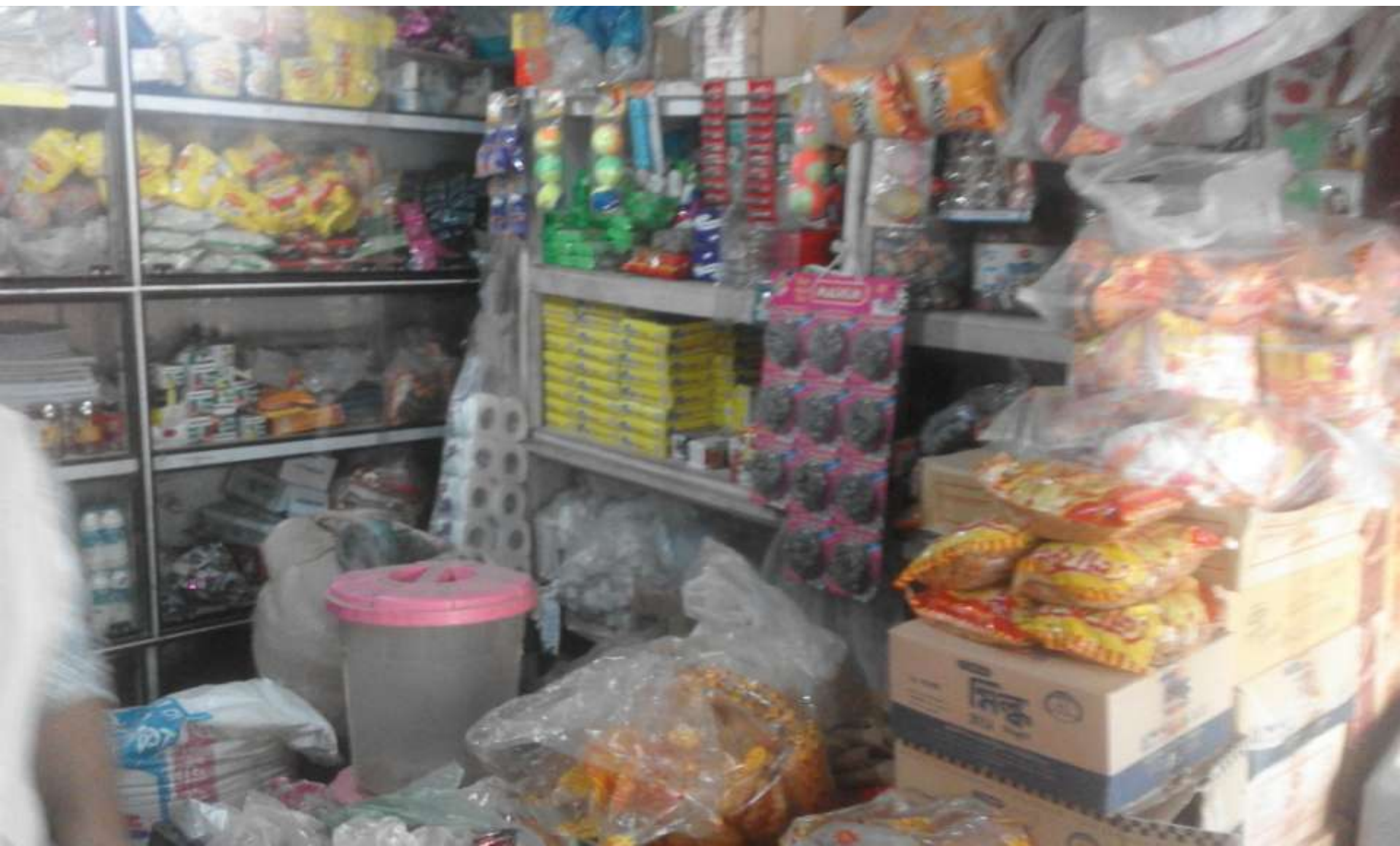
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# FAMILY PICTURE

