#### **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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  Mosammat Nurjahan  Late Hasan Uddin  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/-	
Further Information:		Outstanding loan:= Nill	
(v) Who pays GB loan installment	:	Father	
(vi) Mobile lady (vii) Grameen Education Loan	:	No 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	:	12 years of business experience.
Own Business and	:	12 years experience in running business.
Training Info	:	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.

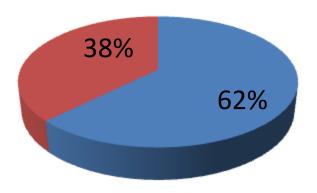
Proposed Nobin Udyokta Business Info			
Business Name	:	Rifat Varaites Store	
Location	:	Chamurkhan, Uttorkhan, Dhaka	
Total Investment in BDT	:	BDT 800,000/-	
Financing	:	Self BDT 500,000/- (from existing business) 62%	
		Required Investment BDT 300,000/- (as equity) 38%	
Present salary/drawings from 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> <li>The business is planned to be scaled up by investment in existing goods like; Shari, Lungi, Pant, T- Shirt, Shoes etc.</li> <li>Average 20 % gain on sales.</li> <li>The business is operating by entrepreneur. Existing One employee.</li> <li>The shop is rented.</li> <li>Collects goods from Korotia, Bongobazar.</li> <li>Agreed grace period is 3 months.</li> </ul>	

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			<b>Particulars</b>	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
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	<b>Barmis Sandel</b>	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** 





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			<u> </u>		
Rent	[	1,500	18,000	18,000	18,000
Electricity Bill		420	5,040	5,292	5,557
Transportation	<u>[</u>	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			<u> </u>		
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)

SI#	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			
	Investment Pay Back (Including	120,000	120,000	120,000
2.3	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

## **O**PPORTUNITIES

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

## THREATS

Theft

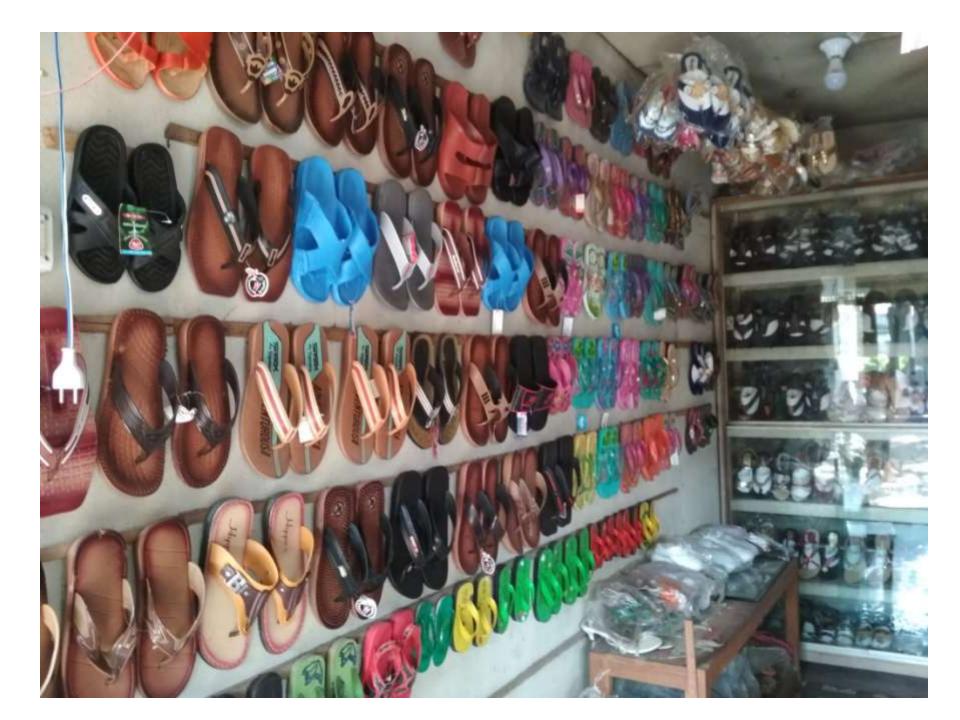
Fire

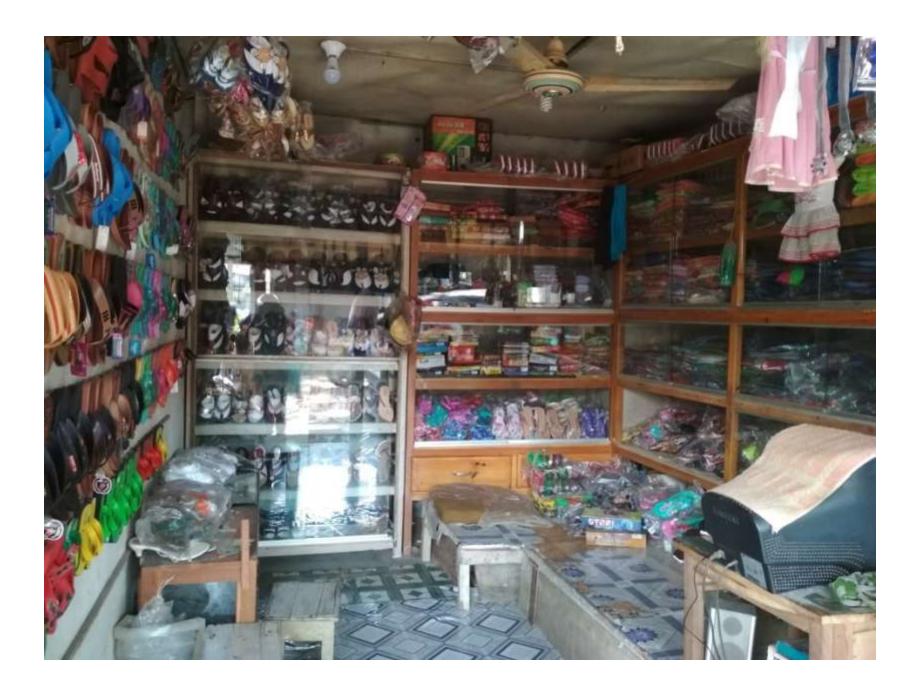
Political unrest

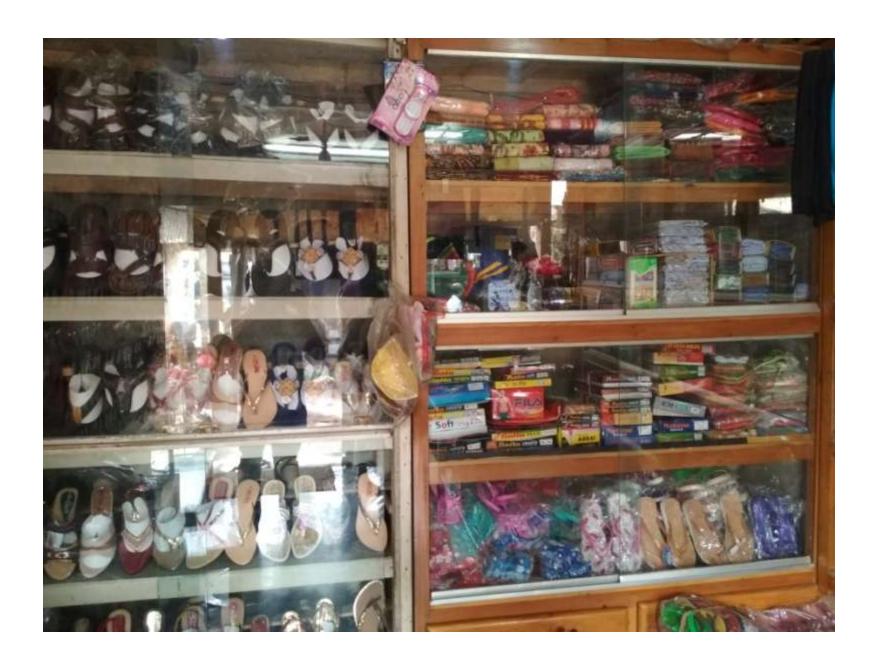
# Pictures





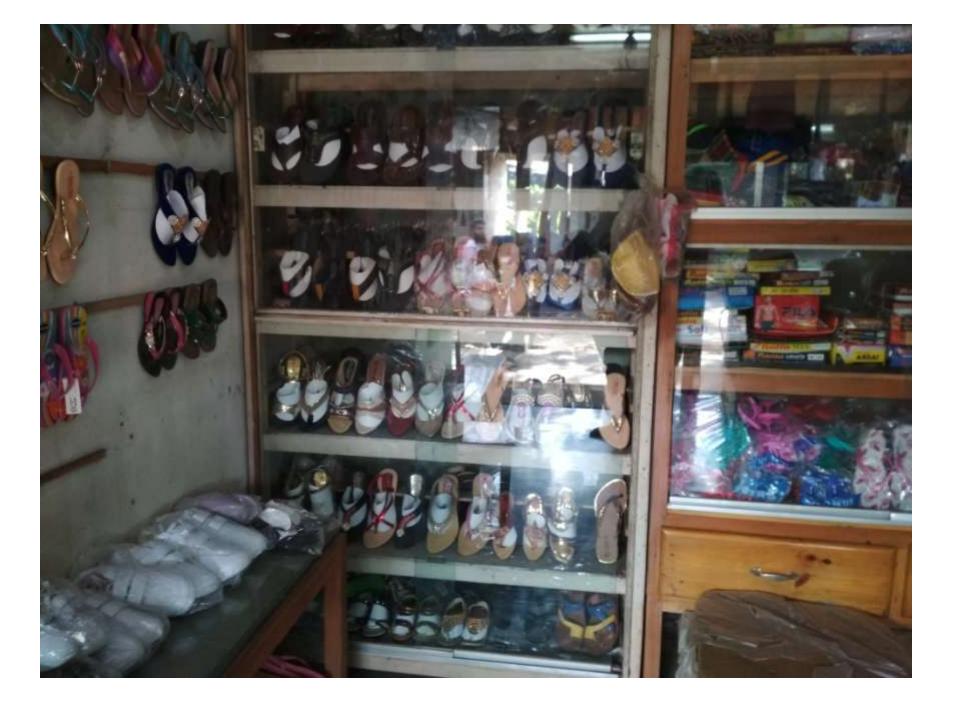






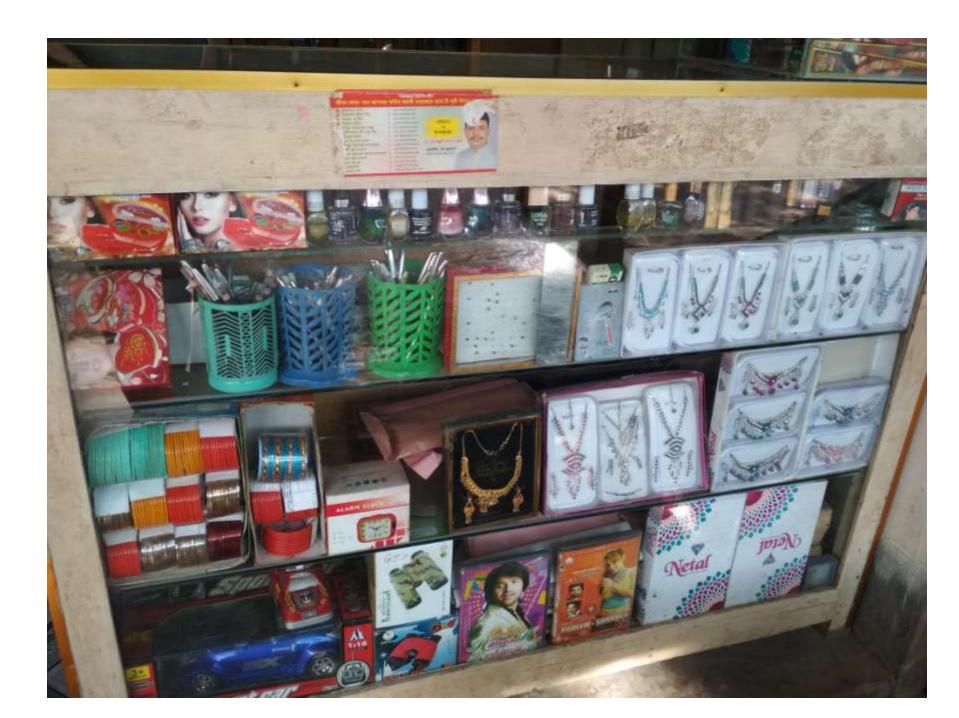


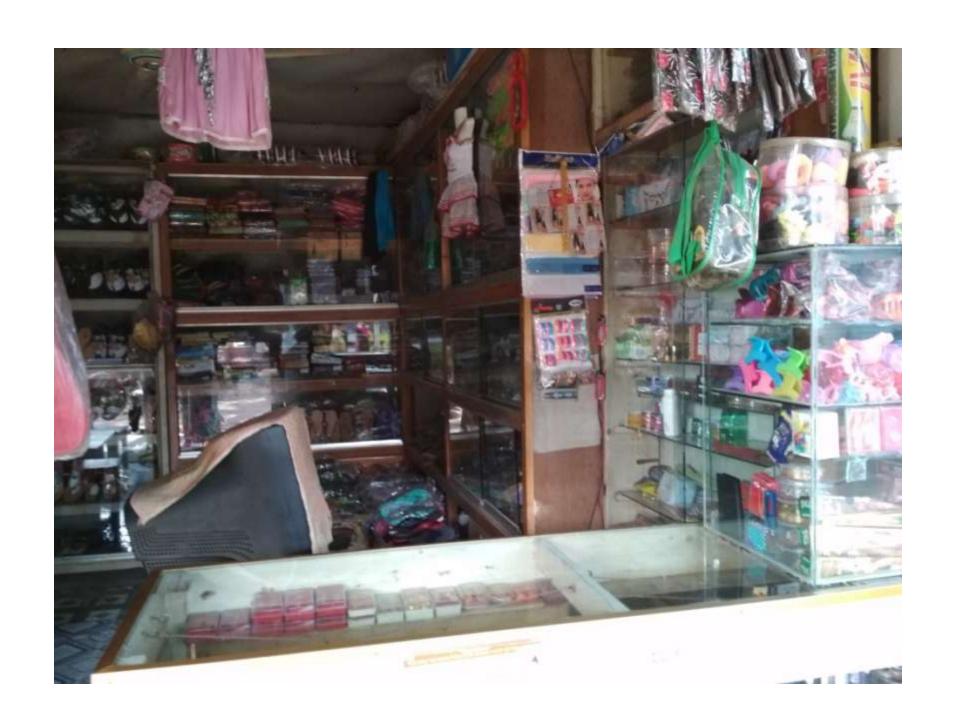


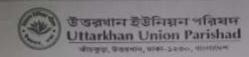












क्रमिक नर :1715

ট্রেড লাইসেন

রিফাত ভ্যারাইটিস স্টোর

হাফিজ উল্লাহ মাকেট, চামুৰখান, উত্তরখান, চাকা-১২৩০

ECO2/CC/40 1 PP/29

नशासन नर इ

नाहरमन नरः 3830

(इड, मि, ५ मह क्लाम, ५२ (५) मर विधान ध्रीना)

প্রকিষ্ঠানের নাম : মালিকের নাম :

মালিকের নাম ঃ মার আবুদ কালাম আজাদ পিতা/আমীর নাম ঃ মৃতঃ হাসান উদিন মাতার নাম ঃ মাহাঃ নুর জাহান

ঠিকালা ঃ

প্রতিষ্ঠানের ধরণ ঃ কন্মেটিকস এলাকা ঃ সমর্থান (জ

চামুরখান (গোবিজপুর) ৫০০/- (পাঁচপত টাকা মার)

বিজ্ঞাপন ৰোড ফি ঃ বাবিজ্ঞাত বন বাবন = ৭৫/- (পঁচান্ত টাকা মাত্ৰ) নবাবন ফি ঃ

नाहिट्यम मि इ

অবিমানা ঃ খুসক কর বাবদ = ৭৫/- (পঁচারর টাকা মাত্র)

উল্লেখিত শিধারিত ফি/ ফি সমূহ বুলিয়া পাইয়া ১ জুলাই ২০ ১৭ হইতে ৩০ জুন ২০ ব্যবসূহ চালাইবার অনুমতি প্রদাস করা হইগ।

<del>উত্তরখান ইউনিট্রলাপরিয়</del>দ

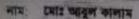
्राधिकारिक १५२८/२५ १९८८/२५

्रा कामान वर्ष प्रकार स्ट्रीस की प्रकार स्ट्रीस की

#### গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the Poople's Republic of Banglacian

MATRONAL ID CARD, / MIGHT MATE



Name: Md. Abul Kalam

শিতা: খৃত হাসান উদ্দিন

মাতা: মোছাঃ বুর জাহাব

Date of Birth: 05 Aug 1978

ID NO: 2619676128773

্র ক্রান্ত প্রস্তাকটা বাংলাগেশ সরকারের সম্পন্তি। কার্ডটি বাংহারকারী ব্যক্তিক খন । ক্রোমার পার্বায় থেলে নিক্তর প্রেটা মানিকে প্রমা দেয়ার জন্য অনুবাহ করা হলে।

জিতানা: বাড়ি না: ৩১/৬, রাস্থা নধুনাম: গোবিন্দপুর, শোবিন্দপুর, ডাকখর: উন্সান্তর - ১২৩০, উস্তর খান, ঢাকা



প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের জারিখ: ১৮/১১/২০০৭



পৃথিপ্রতির বাংলাদেশ সরকার Government of the People's Republic of Rengiacean মনেনাকর বাংলাকে / জাতীয় পরিচয় পর



নাম: মোলাঃ নুরজাতান

Name: Mosammat Nurjahan

স্বামী: মৃত হাসান উদ্দিন

যাতা: যুত খোদেলা বেগম

Date of Birth: DI May 1955

ID NO: 2619676128774

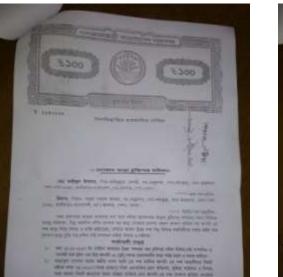
কই কাইটি গ্ৰহানতীয় বাংলাদেশ সরকারের সংগতি। কাইটি ধ্রহানকারী কঠাই তল কোৰাত শাতাই কালে নিচউছ প্রেটা অভিনেস অমা সেয়ার জন্ম অনুধ্রেণ কণা কলে।

বিক্রান্ত্রতি বাং কর্তির, প্রথা বিশ্বন্ধ, সোবিক্ষপুত, গোবিক্ষপুত, ভারসর। উল্লেখ্য স্থান করা বার, হারা

> ্রিল্ডার স্থাপ জন্ম

প্রদানকারী কর্তপ্রের স্বাধন

প্রদানের তারিব: ১৯/১১/২০০৭



Will store that which party 2 their look 300 meet expense pers in our largest his

at . Marrie prices has not the loss to high selface with compare loss of the form on.

A 1. Mapper proces was found for one made words would as the pupils officer.

the world past habitative on other.





24 5mm

#### এ৯ গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

বাছাবিত দবীন উলোক্তা প্রকল্পের প্রথা

CHARLE THE EMPLY CAN 1500 m -5702-217

EEE EEE EEEE EEEE 127 23/2020

BORIDE HITE BUT HER

THE TRUE SOME TO THE THE

STREET STREET, STREET,

beste were fareful

DESCRIPTION OF THE PRINCIPAL PRINCIP

CALLS THE STREET

when Danis and Land of the Bolton the own for a tell own District An Desir Mile Constitution of the Party of

THE PERSONAL CHE PLAN

are in the

COUNTRY OF THE PROPERTY OF THE

AR ARE DOLLARS OF LABOR.

MARROW AN DAR

AGOOD CHINGS NOW SOME STORES

connecting within a consess. The con-

when on the we see Con thinks.

TO THE PART OF T

WITH STATE

NO TEST VIEW ANNIE

আমীপ বাচার সমায় কের বাবা / হা ROSE / MIX - SCHOOL / SCHOOL IN PROPERTY.

THE REST PARTY OF THE PARTY OF

MIN 2/102/6 CONTRACTOR

ALTER STORY OF SHOW MAN TO SELECT STORY

SECTION DOES FIRST THE WHOLE I WAS A CONTRACT.

REPORT NAME AND ADDRESS OF THE PARTY NAME AND PORT OF THE PARTY NAME AND PARTY NA

an electric acts can "TYU'V"

DOCEN HAND IN ALL

THE THEY SEE GOOD DOOK

man grains against racce for on a "THEY"

का दूसरा तरहर कर कर पर : "कारणाहित्य, वर्षनावकार्य (कारणाहित कर निर्माण कराय) विकास कर

mer proces we sook facts "Tay"

affend men fo al. 17 - an excess . W. electrafinant an exces 25 Affen events energy 57 and

reference was constructed and some state from security construction of the constructio

CONTRACTOR PROPERTY OF THE PARTY OF THE PART CHECK WEEK SEE NO NO NO NO NO NO NO

WEST WINNESS CO GOOD !-MAN NOW ALL STONE X

common plus man form a GADETY place common 2 2500 places are seen of AUX DEN

(effects eated more 2 peers, \$ 000 kg, cultures want often eat, per off \_\_\_\_\_\_)

the men broods-

BY SERVING CHIEF HER LIK HAS THE SIZE PLANT SHAPE SHAPE AND THE REST REST ROOM WAS

a water of the state water to be Treat

· शि मात्र नह नह नेति सहित्यात सहस्त

- THE RESIDES (BOW) SHOW & (MINUTE INCIDENCE).

#### वस्त्राम नेकि 👃

40/4004	mer	200	CKS Ant
OTTAL	120	CLOD	G0000
宝/4	Orz	800	W-0000
THE WINT	10	800	[habbb
JE SUE	220	mad	ELO00
emai dat	360	(Hell)	Ex/200
Delay salated	510	0.00	H7000
MINE	200	900	029,000
ALTE BU	200	200	20000
-adiates	000	TOTAL	Gitteo.
18000			O'Clock
ONLIN			COD COUR

or other war lie by minima and work

-			
	PICALL	Sept.	100 000
Soula_	0.0	We	> koco
"到你"	20	300	COCOSIC
- COURT STORE	87	800	25000
नीं कार	40	(10078)	79000
ENTIN DEL	220	CFCD	21.000
(2) ON MIGHT	ba	car	STRACTO
at Vore	200	200	NO:000
Tarking 96	300	200	30.000
-samuel an	200		11.000
0200			23.00
outh			ros,tos.

PERMITSER 2 DESS / WITHER COODS-

बाबी जल्लम

SEMICHA NO.	PERE	-	व्यक्त सम

Some whether the falls and a habite of soften ... 15-000-

#### THE YES

2 MM - DEODL

& Mystin - Rook

ACCOUNT - DECEMP a gray from book

e, ores (still) - hopp-

MANUEL - COOK

4 00 - H

a more bes 2000 by

वारागनकारीत स्व : जिस्कू का उपनित्री wer: find

es muselle ext -carps - Fum alla

地上

## **FAMILY PICTURE**

