

Proposed NU Business Name: RIFAT STORE



Project identification and prepared by: Md Serazul Islam,
Ghatal Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Rifat Mia
Age	:	09-08-1996 (21 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	01 Dauther 0 Son
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: Hamidpur ,P.O: Kalihati ,P.S: Ghatail, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rina Begum
(iii) Father's name	:	Nur Hossain
(iv) GB member's info	:	Branch:Brahmonshason, Ghatail, Centre # 31 (Female), Member ID:9065/1 , Group No: 16 Member since: 23-11-2014 (3Years) First loan: BDT = 5000 Last Loan = 20000
Further Information:	:	Outstanding loan:=17360
(v) Who pays GB loan installment	:	Father
(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	:	06 years of business experience.
Own Business and Training Info	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Father's Income
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01735-145389
Family's Contact No.	:	01790-405005
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rina joined Grameen Bank since 03 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	:	Rifat Store
Location	:	
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64 % Required Investment BDT 50,000/- (as equity) 36 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Oil,Soft Drinks,Soap,Brush,Toothpest,Chips,Chanachur,Pulse, etc. ▪Average 15 % gain on sales. ▪The business is operating by entrepreneur. Existing No employee. ▪The shop is rented . ▪Collects goods from Hamidpur . ▪Agreed grace period is 3 months.

Existing Business			
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil,Soft Drinks,Soap,Brush,Toothpest,Chips,Chanachur,P ulse, etc.	3,500	105,000	1,260,000
	0	0	0
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Oil,Soft Drinks,Soap,Brush,Toothpest,Chips,Chanachur,Pulse, etc.	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		800	9,600
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		200	2,400
Total fixed Cost (D)		7,700	92,400
Net Profit (E) [C-D]		8,050	96,600

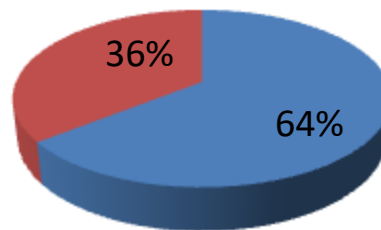
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Oil	30	100	3000	Oil	100	100	10,000	13,000
Soft Drinks	10	660	6600	Soft Drinks	1	15000	15,000	21,600
Soap	110	90	9900	Rice	10	2500	25,000	34,900
Brush	10	500	5000				0	5,000
Toothpest	50	70	3500				0	3,500
Chips	7	200	1400				0	1,400
Chanachur	1	5000	5000				0	5,000
Pulse	10	120	1200				0	1,200
Freeze	1	20000	20000				0	20,000
Others			14400				0	14,400
Security			20000					20,000
								0
Total			90,000				50,000	140,000

Source of Finance

■ Entrepreneur's contribution 90000

■ Investor's Investment 50000

■ Total 140000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Oil,Soft Drinks,Soap,Brush,Toothpest,Chips,Chanachur, Pulse, etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
0	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Oil,Soft Drinks,Soap,Brush,Toothpest,Chips,Chanachur, Pulse, etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		880	10,560	11,088	11,642
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		210	2,520	2,646	2,778
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,860	94,320	95,436	96,608
Net Profit (E) [C-D]		10,140	121,680	131,364	141,532
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	121,680	131,364	141,532
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		101,680	213,044
	Total Cash Inflow	171,680	233,044	354,576
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	101,680	213,044	334,576

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Own Business : 06 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



ডিম কঠিন দাগ দূর করে
সবচেয়ে দ্রুত সময়ে



রিফাত ষ্টোর



ডিম কঠিন দাগ দূর করে
সবচেয়ে দ্রুত সময়ে



হামিদপুর, ঘাটাইল, ০১৭৩৫১৪৫৩৪৯











FAMILY PICTURE