

Proposed NU Business Name: RIPON STORE



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Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RIPON MIA
Age	:	15-06-1987 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	-
Address	:	Vill: Notun Para Kismot Shhipur, P.O: Shukhan pukur, P.S: Gabtoli, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST KURSUM BEGUM
(iii) Father's name	:	MD. BABU MONDOL
(iv) GB member's info	:	Branch : Sonarai , Centre : 14 (Female), Member ID: 3309, Group No: 06 Member since: 05-02-2014 (03 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 5000; Outstanding loan: NIL
(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 and Training Info	:	15 years experience in running business. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01740-820563
Family's Contact No.	:	01745-381727
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KURSUM BEGUM joined Grameen Bank since 03 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	:	RIPON STORE
Location	:	Notun Para Shukhan Pukur Bazar, Gabtoli, Bogra
Total Investment in BDT	:	BDT 190000 /-
Financing	:	Self BDT 140000/- (from existing business) 74% Required Investment BDT 50000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10ft= 120 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like grocery items.▪Average 20% gain on sales.▪The business is operating by entrepreneur . Existing no employee.▪After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

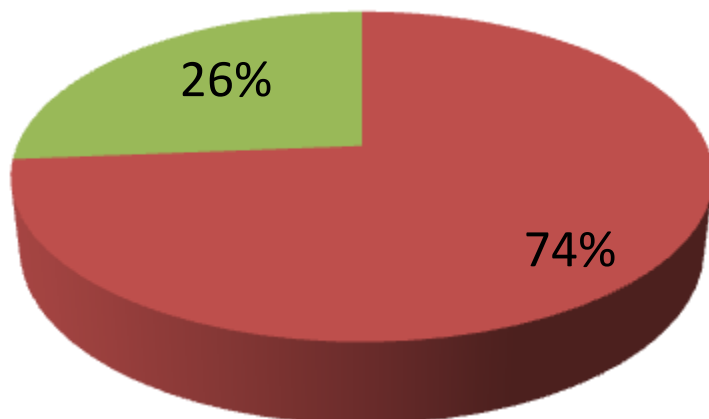
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery items	2000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Grocery items	1600	48000	576000
Total Variable exp. (B)	1600	48000	576000
Contribution Margin CM [C= (A-B)]	400	12000	144000
less fixed exp.			
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Genaretor		150	1800
Mobile		300	3600
total fixed cost (D)		6450	77400
Net profit (E) [C-D]		5550	66600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Color	3	2000	6,000			0	6,000
Color	60	100	6,000			0	6,000
Lock	34	250	8,500			0	8,500
Pin	40	30	1,200			0	1,200
Roap , Hardware item	10	200	2,000	300	100	30,000	32,000
Cable , pipe	59	100	5,900	10	1400	14,000	19,900
Tube	25	120	3,000			0	3,000
Biscute	30	500	15,000			0	15,000
Others , Auto parts	8	300	2,400	10	600	6,000	8,400
Security			90,000				90,000
Total	269		140,000	320		50,000	190,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 50,000
- Total 190,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery items	3250	97500	1170000	1228500	1289925
Total Sales (A)	3250	97500	1170000	1228500	1289925
less variable Expenses					
Grocery items	2600	78000	936000	982800	1031940
Total variable Expenses (B)	2600	78000	936000	982800	1031940
Contribution Margin (CM)= (A-B)	650	19500	234000	245700	257985
Less Fixed Expenses					
Electricity bill		300	3600	3600	3600
Transportation		350	4200	4200	4200
Salary (self)		5000	60000	60000	60000
Salary (staff)		3000	36000	36000	36000
Entertainment		364	4368	4368	4368
Guard		100	1200	1200	1200
Genaretor		150	1800	1800	1800
Mobile		400	4800	4800	4800
Total Fixed Cost		9664	115968	115968	115968
Net Profit (E) (C-D)		9836	118032	129732	142017
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	118,032	129,732	142017
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98,032	207764
	Total Cash Inflow	168032	227764	349781
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	98,032	207764	329781

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 15Years: 10
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







FAMILY PICTURE

