

Proposed NU Business Name: **BIPUL VERITIES STORE**



Project identification and prepared by: Md. Ebadat Hossain,
Puthiya Unit,Rajshahi

Project verified by: S M Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPUL KUMAR GHOSH
Age	:	04-08-1992 (34 Years)
Education, till to date	:	
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sister
Address	:	Vill: Krisnopur, P.O: Puthiya P.S: Puthiya, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI SUMOTI RANI GHOSH
(iii) Father's name	:	SREE BIDTUT KUMAR GHOSH
(iv) GB member's info	:	Branch: Puthiya, Centre # 50(Female), Member ID: 4781, Group No:01 Member since: 29-05-1994 (21 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 150,000 Outstanding loan: 94,597 BDT
(v) Who pays GB loan installment	:	Nil
(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	:	10 years. He has 1 Years training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768935038
Mother's Contact No.	:	01721913288
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI SUMOTI RANI GHOSH joined Grameen Bank since 21 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	BIPUL VERITIES STORE
Location	:	
Total Investment in BDT	:	BDT 2,40,000
Financing	:	Self BDT 1,40,000(from existing business) 58% Required Investment BDT 1,00,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 5 ft= 100 square ft
Security of the shop	:	BDT 50000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Chocolate, Oil, Cosmetics etc. ▪Average 10 % gain on sales.. ▪The business is operating by entrepreneur. Existing no employee. ▪One will be appointed after getting equity fund. ▪The shop is own. ▪Collects goods from Baneshwor . ▪Agreed grace period is 3 months.

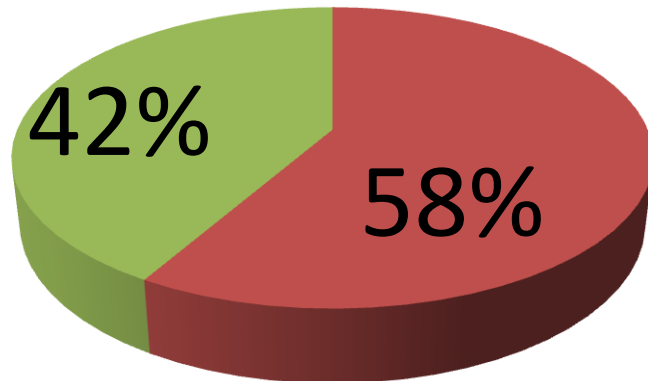
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics & Others	4,850	145,500	1,746,000
Total Sales (A)	4,850	145,500	1,746,000
Less. Variable Expense			
Cosmetics & Others	4,365	130,950	1,571,400
Total variable Expense (B)	4,365	130,950	1,571,400
Contribution Margin (CM) [C=(A-B)]	485	14,550	174,600
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		500	6,000
Guard		200	2,400
Total fixed Cost (D)		8,600	34,800
Net Profit (E) [C-D]		5,950	139,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cosmetics	45,000	40,000	85,000
Stationery	10,000	30,000	40,000
Soap	16,000	5,000	21,000
Oil	10,000	5,000	15,000
Sweet Bag	6,000	5,000	11,000
Paper & Net Bag	7,000	5,000	12,000
Toilet Cleaner, Insense stic, Bag, Button etc	46,000	10,000	56,000
Total	140,000	100,000	240,000

Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 100,000
- Total 240,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics & Others	6,500	195,000	2,340,000	2,457,000
Total Sales (A)	6,500	195,000	2,340,000	2,457,000
Less. Variable Expense				
Cosmetics & Others	5,850	175,500	2,106,000	2,211,300
Total variable Expense (B)	5,850	175,500	2,106,000	2,211,300
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000	245,700
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		500	6,000	7,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		700	8,400	10,500
Guard		200	2,400	3,000
Total Fixed Cost		8,800	105,600	110,000
Net Profit (E) [C-D]		10,700	128,400	135,700
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	128,400	135,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		68,400
	Total Cash Inflow	228,400	204,100
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	68,400	144,100

SWOT ANALYSIS

STRENGTH

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

No 1 Quality
MONEY BACK GUARANTEE



ঝাঙা পরী

একটি ড্র গোপন
উৎসবে, আনন্দে বাংলার



দার্দ্র প্রতিফ্রায়ীনা ও দীর্ঘস্থায়ী



মুঃ লিম কসমেটিক্স
Visit us: www.

বিপুল ষ্টোর, ০২৯৬৮-৯৬৬৩৩৩









Man in pink striped shirt

Man in dark shirt

Center Fruit

हि हि हि हि



Suns

Bashundhara

Surf excel

CLEAR

बिहिला

Classic

Widyut

PONDS

FEVICOL SH

SIZE



SAFARI SAFARI

Crest

Crest Fruit

ছি ছি ছি ছি

১৪৯২ বাংলা
১৫ই মার্চ ১৯৫১
স্বাধীনতা

১৪৯২ বাংলা
১৫ই মার্চ ১৯৫১
স্বাধীনতা







BAILEY HAIRMAN
DAMAGE RESISTANT
HAIR THERAPY
Dove

SUNSLIK
conditioner
HAIR FALL SOLUTION
WITH ARGENT LOCK

closeup
DEEP ACTION

Surf excel

NESTLE
CLEAR

Puzari
HAIR CREAM

CAT BRAND DIAMOND LACE & THREAD FACTORY

Vidyut
WITH ADVANCED TECHNOLOGY



বালমালে
চুলে
ভাবনাহীন
জীবন



THREE STARS
TOOTH PASTE
TASTE

Gandour
SAFARI
CHOCOLATE BAR



FEVICOL
50

Center fruit
RASPBERRY FLAVOUR







FAMILY PICTURE

