

Proposed NU Business Name: **RIPON TELECOM & STORE**



Project identification and prepared by: Md Sirajul Islam
Keranigonj Unit, Dhaka

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | RIPON CHANDRA DAS |
| Age | : | 22-06-1982 (34 Years) |
| Education, till to date | : | Class 10 |
| Marital status | : | Married |
| Children | : | 1 Son & 1 Daughter |
| No. of siblings: | : | 3 Brothers & 1 Sister |
| Address | : | Vill: Pothail, P.O: Rajabari. P.S: Keranigonj, Dist: Dhaka. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | KULU RANI DAS |
| (iii) Father's name | : | KULU DINESH DAS |
| (iv) GB member's info | : | Branch: Basta Keranigonj, Centre # 47 (Female), Member ID: 2144/2, Group No: 06 Member since: 03-04-1992 to 2000 (08 Years) First loan: BDT 5,000/- Existing loan: Nil Outstanding loan: Nil |
| Further Information: | | |
| (v) Who pays GB loan installment | : | N/A |
| (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.) | : | No |
| Business Experiences and Training Info | : | 7 years experience in running business. 7 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01718-705882 |
| Family's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit ,Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KULU RANI DAS joined Grameen Bank since 08 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 | : | RIPON TELECOM & STORE |
| Location | : | Pothail, Keranigonj, Dhaka |
| Total Investment in BDT | : | BDT 280,000/- |
| Financing | : | Self BDT 200,000/- (from existing business) 29% Required Investment BDT 80,000/- (as equity) 71% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 8 ft= 80 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; various item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Abdullahpur.▪Agreed grace period is 3 months. |

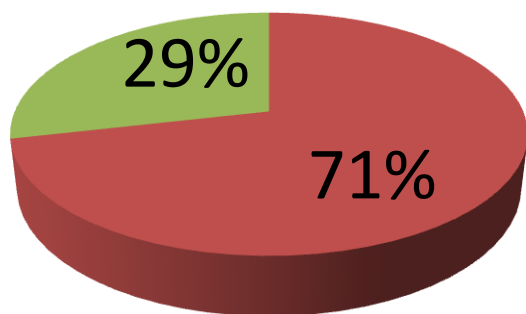
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Various Item | 2,500 | 75,000 | 900,000 |
| Flexi-load | 81 | 2,430 | 29,160 |
| Total Sales (A) | 2,581 | 77,430 | 929,160 |
| Less. Variable Expense | | | |
| Various Item | 2,125 | 63,750 | 765,000 |
| Total variable Expense (B) | 2,125 | 63,750 | 765,000 |
| Contribution Margin (CM) [C=(A-B)] | 456 | 13,680 | 164,160 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 500 | 6,000 |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 500 | 6,000 |
| Entertainment | | 200 | 2,400 |
| Total fixed Cost (D) | | 6,500 | 78,000 |
| Net Profit (E) [C-D] | | 7,180 | 86,160 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|----------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Flexi-load | 1 | 100000 | 100,000 | 1 | 50000 | 50,000 | 150,000 |
| Cocacola | 50 | 650 | 32,500 | 50 | 600 | 30,000 | 62,500 |
| Charger | 100 | 100 | 10,000 | 0 | 0 | 0 | 10,000 |
| Headphone | 50 | 100 | 5,000 | 0 | 0 | 0 | 5,000 |
| Battery | 100 | 300 | 30,000 | 0 | 0 | 0 | 30,000 |
| Atta | 5 | 1200 | 6,000 | 0 | 0 | 0 | 6,000 |
| Biscuit | 50 | 220 | 11,000 | 0 | 0 | 0 | 11,000 |
| Soyabeen | 55 | 100 | 5,500 | 0 | 0 | 0 | 5,500 |
| Total | 411 | | 200,000 | 51 | | 80,000 | 280,000 |

Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 80,000

■ Total 280,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2 Year | 3 Year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Various Item | 3,400 | 102,000 | 1,224,000 | 1,285,200 | 1,349,460 |
| Flexi-load | 135 | 4,050 | 48,600 | 51,030 | 53,582 |
| Total Sales (A) | 3,535 | 106,050 | 1,272,600 | 1,336,230 | 1,403,042 |
| Less. Variable Expense | | | | | |
| Various Item | 2,890 | 86,700 | 1,040,400 | 1,092,420 | 1,147,041 |
| Total variable Expense (B) | 2,890 | 86,700 | 1,040,400 | 1,092,420 | 1,147,041 |
| Contribution Margin (CM) [C=(A-B)] | 645 | 19,350 | 232,200 | 243,810 | 256,001 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 500 | 6,000 | 7,000 | 7,500 |
| Mobile Bill | | 400 | 4,800 | 5,500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 600 | 7,200 | 8,000 | 8,500 |
| Entertainment | | 200 | 2,400 | 2,400 | 2,400 |
| Total Fixed Cost | | 6,700 | 80,400 | 82,900 | 84,400 |
| Net Profit (E) [C-D] | | 12,650 | 151,800 | 160,910 | 171,601 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 80,000 | | |
| 1.2 | Net Profit | 151,800 | 160,910 | 171,601 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 119,800 | 248,710 |
| | Total Cash Inflow | 231,800 | 280,710 | 420,311 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 112,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 119,800 | 248,710 | 388,311 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 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





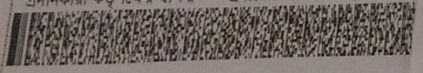
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: রিপন চন্দ্র দাস
 Name: Ripan Chandra Dis
 পিতা: হুমু দিনেশ দাস
 মাতা: হুমু রানী দাস
 Date of Birth: 22 Jan 1982
 ID NO: 2613813206420

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তবিক অ
 কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা যাবে।
 ঠিকানা: বাসা/ঘোড়ি: রাজাবাড়ী, গ্রাম/পাড়া: শোখাইল, ডাকঘর: রাজাবাড়ী -
 ১৩১০, কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৫/২০০১



প্রতিশ্রুতি পত্র

এই ব্যক্তি - প্রজন্ম ও পরিচয়
 মে. ইশ্রাৎ আলী নামে পরিচিত
 জন্ম তারিখ: ২০/০৮/৮২
 মৃত্যু ও পুনরায় জন্ম
 নিম্নলিখিত তারিখ ২০২২ খ্রিঃ
 হওয়া পর্যন্ত আমস্বত্বের
 নিম্নলিখিত তারিখ হওয়া পর্যন্ত
 মৃত্যু পর্যন্ত, তাই প্রকৃত
 পরিচয়পত্রের মত হবে।

স্বাক্ষর
 মোস্তাফিজ
 মুখোপাধ্যায়
 উপস্থিত
 মোস্তাফিজ মুখোপাধ্যায়

স্বাক্ষর
 হুমু
 হুমু দিনেশ দাস

প্রতিশ্রুতি পত্র

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 মোস্তাফিজ মুখোপাধ্যায়
 হুমু দিনেশ দাস

স্বাক্ষর
 হুমু দিনেশ দাস

FAMILY PICTURE

