

Proposed NU Business Name : RIDUIAN STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	ALONGIR SARKAR
Age	:	21-11-1984 (33 Years)
Education, till to date	:	08
Marital status	:	married
Children	:	01 Son
No. of siblings:	:	02 Brothers, 02 Sisters
Address	:	ViLL : Ratkana, P.O : Kolapotuia, P.S: Kaligonj Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALEMA BEGUM
(iii) Father's name	:	CHAN MIA SARKAR
(iv) GB member's info	:	Branch: jamalpur Centre # 07 /M, Member ID: 1112/1 Group No: 03 Member since 10-03-2001 (09 Years) First loan: BDT 5,000/- Existing loan :20000
Further Information:		Outstanding loan:
(v) Who pays GB loan installment	:	No
(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 & Skill	:	12 years of business experience in running business : He has no training :
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686-375335
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Kaligonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

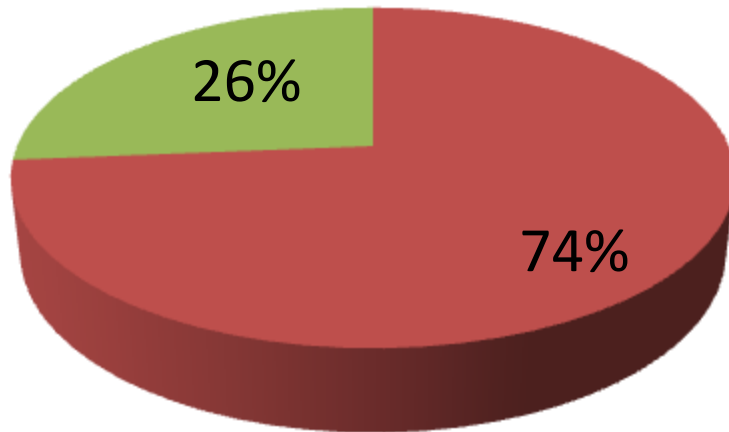
HALEMA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIDUAN STORE
Location	:	Dolan Bazar, Kaligonj , Gazipur
Total Investment in BDT	:	190,000/-
Financing	:	Self BDT 140,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing rice,dal,oil,etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Dal,oil,suger,ETC	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
Rice,Dal,oil,suger,ETC	1350	40500	486000
Total Variable Expense	1350	40500	486000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		8400	100800
Net Profit (E)= [C-D]		5100	61200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	16	2,800	44,800			0	44,800
Dal	5	4,200	21,000			0	21,000
Soap	140	45	6,300			0	6,300
Sugar	2	5000	10,000			0	10,000
Flour	2	4800	9,600			0	9,600
Oil	400	90	36,000			0	36,000
Soft Drink	250	45	11,250			0	11,250
Others		0	0			0	0
Bkash			0			50,000	50,000
	815	16980	140000	0	0	50000	190000



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

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Dal,oil,suger,ETC	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1725	51750	621000	652050	684653
Total Variable Expense	1725	51750	621000	652050	684653
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350	228218
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		8400	100800	101800	102830
Net Profit (E)= [C-D]		8850	106200	111510	117086
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	106,200	111510	117085.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86200	177710
	Total Cash Inflow	156,200	197,710	294,796
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	20,000	20,000
3	Net Cash Surplus	86,200	177,710	274,796

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Own Business :08
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





