

Proposed NU Business Name: **RIPON STORE**



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Project verified by: Susanto kumar biswhas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | NUR ALAM |
| Age | : | 20/05/1990 (27Years) |
| Education, till to date | : | H. S. C |
| Marital status | : | Unmarried |
| Children | : | No |
| No. of siblings: | : | 02 Brothers 01 Sister |
| Address | : | Vill:Sathbaria P.O: Motigong, P.S: Sonagazi, Dist: Feni. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | NURER NAHAR BEGUM |
| (iii) Father's name | : | MD: HANIF |
| (iv) GB member's info | : | Branch: Mongol kandi, Centre # 27/(Female), Member ID: 3181/1, Group No: 05 Member since: 19-03-2005(12Years) First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 3,00,000/- Outstanding loan: BDT 1,99,200/- |
| (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 | : | 12Years Experience 12 In Running Business. He Has No Training |
| Other Own/Family Sources Of Income | : | Yes |
| Other Own/Family Sources Of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01821-326836 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURER NAHAR BEGUM joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House Repair.

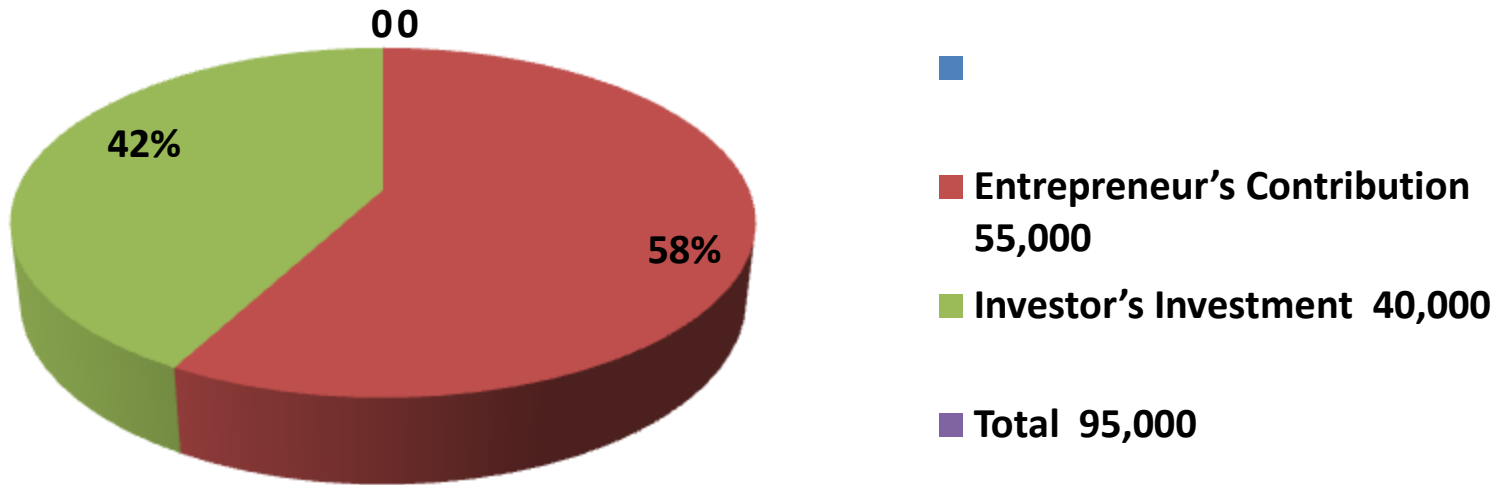
Proposed Nobin Udyokta Business Info

| | | |
|--|---|--|
| Business Name | : | RIPON STORE |
| Location | : | Sathbaria,sonagazi, Feni. |
| Total Investment In BDT | : | Bdt 95,000/- |
| Financing | : | Self BDT 55,000/- (From Existing Business) 58% Required Investment Bdt,40,000(as Equity) 42% |
| Present Salary/Drawings From Business (Estimates) | : | Bdt 5,000/- |
| Proposed Salary | : | Bdt 5,000/- |
| Size Of Shop | : | 10 Ft X 10 ft. = 100 Square Ft |
| Security Of The Shop | : | Own |
| Implementation | : | <ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold Drinks, Tea, Biskit, Pan & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Own Place. ▪Collects Goods From Sonagazi. ▪Agreed Grace Period Is 3 Months. |

Existing

| Particular | Daily | Monthly | Yearly |
|--|-------------|--------------|---------------|
| Revnue (Sale) | | | |
| Cold Drinks, Tea, Biskit, Pan & others | 2000 | 60000 | 720000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 2000 | 60000 | 720000 |
| Less Variable Expense (B) | | | 0 |
| Cold Drinks, Tea, Biskit, Pan & others | 1600 | 48000 | 576000 |
| Total Variable Expense | 1600 | 48000 | 576000 |
| Contributon Margin (CM) [C=(A-B)] | 400 | 12000 | 144000 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 400 | 4800 |
| Transportaion | | 200 | 2400 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 100 | 1200 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 200 | 2400 |
| Total Fixed Cost (D) | | 5900 | 70800 |
| Net Profit (E)= [C-D] | | 6100 | 73200 |

| Investment Breakdown | | | | | | | |
|----------------------|-----------|-------------|---------------|-----------|--------------|---------------|----------------|
| Particulars | Existing | | | Proposed | | | |
| | Qty. | Unit Price | Existing | Qty. | Unit Price | Proposed | Proposed Total |
| Drink | 10 | 500 | 5,000 | 20 | 500 | 10,000 | 15,000 |
| Biscut | 15 | 500 | 7,500 | 20 | 500 | 10,000 | 17,500 |
| Sugar | 1 | 1,500 | 1,500 | 2 | 1,500 | 3,000 | 4,500 |
| Tea | 10 | 300 | 3,000 | | | 0 | 3,000 |
| Biscut | 10 | 500 | 5,000 | | | 0 | 5,000 |
| Gas | 2 | 2,000 | 4,000 | | | 0 | 4,000 |
| Others | | | 29,000 | | | 17,000 | 46,000 |
| Total | 48 | 5300 | 55,000 | 42 | 2,500 | 40,000 | 95,000 |



Financial Projection (BDT)

| Particular | Daily | Monthl y | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Cold Drinks, Tea, Biskit, Pan & others | 2500 | 75000 | 900000 | 945000 | 992250 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 2500 | 75000 | 900000 | 945000 | 992250 |
| Less Variable Expense (B) | | | | | |
| Cold Drinks, Tea, Biskit, Pan & others | 2000 | 60000 | 720000 | 756000 | 793800 |
| Total Variable Expense | 2000 | 60000 | 720000 | 756000 | 793800 |
| Contributon Margin (CM) [C=(A-B)] | 500 | 15000 | 180000 | 189000 | 198450 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 400 | 4800 | 5100 | 5400 |
| Transportaion | | 200 | 2400 | 2520 | 2646 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 100 | 1200 | 1200 | 1200 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 200 | 2400 | 2500 | 2600 |
| Total Fixed Cost (D) | | 5900 | 70800 | 71320 | 71846 |
| Net Profit (E)= [C-D] | | 9100 | 109200 | 114660 | 120393 |
| Investment Pay Back | | | 16,000 | 16,000 | 16,000 |

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 | 40,000 | | |
| 1.2 | Net Profit | 109,200 | 114660 | 120393 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 93200 | 191860 |
| | Total Cash Inflow | 149,200 | 207,860 | 312,253 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 40,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 16000 | 16000 | 16000 |
| | Total Cash Outflow | 56,000 | 16,000 | 16,000 |
| 3 | Net Cash Surplus | 93,200 | 191,860 | 296,253 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop : Sathbaria, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







