

## Proposed NU Business Name: **RUPKATHA ENTERPRISE**



Project identification and prepared by: Md Shahidul Islam  
Nobabganj Unit, Dhaka

Project verified by: Susanta Kumar Bishwas



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>PASLASH CHANDRA BEPARY</b>
Age	:	10-06-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers
Address	:	Vill: Chandrakhola , P.O: Patiljhaj , P.S: Nobabganj , 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	:	<b>NIOTI BEPARY</b>
(iii) Father's name	:	<b>LATE BHOLANATH BEPARY</b>
(iv) GB member's info	:	Branch : Sholla Nobabganj , Centre : 54 (Female), Member ID: 5116 , Group No: 02 Member since: 1996 to 2005 (09 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 2000 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. 15 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01746-785445
Family's Contact No.	:	01929-352880
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabaganj Unit, Dhaka .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NIOTI BEPARY** joined Grameen Bank since 09 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	:	<b>RUPKATHA ENTERPRISE</b>
Location	:	Chandra khola Baazar, Nobabaganj, Dhaka
Total Investment in BDT	:	BDT 280000/-
Financing	:	Self BDT 200000/- (from existing business) 83% Required Investment BDT 80000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft= 240 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Groceries , Bikash, Flexiload</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

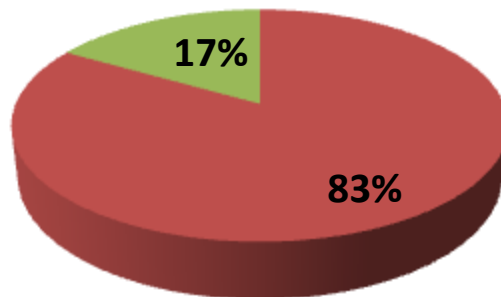
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Groceries	2300	69000	828000
Service	200	6000	72000
<b>Total Sales (A)</b>	2500	75000	900000
<b>Less Variable Expense</b>			
Rice, Gas cylinder , Cold drinks Atta, Sugar etc.	1955	58650	703800
<b>Total variable Expense (B)</b>	1,955	58650	703800
<b>Contribution Margin (CM) [C=(A-B)</b>	545	16350	196200
<b>Less Variable Expense</b>			
Electricity bill		500	6000
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		200	2400
Generator		300	3600
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		8,100	97200
<b>Net Profit (E)= [C-D]</b>		8,250	99000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soap	1	5000	5,000	0	0	0	5,000
Detergent	1	5000	5,000	0	0	0	5,000
Electric items	1	10000	10,000	0	0	0	10,000
Cosmetics	1	15000	15,000	1	50,000	50,000	65,000
Mobile	1	20000	20,000	0	0	0	20,000
Salt, Egg	1	10000	10,000	0	0	0	10,000
Mobile card	1	10000	10,000	0	0	0	10,000
Chanachur, Biscuit	1	10000	10,000	0	0	0	10,000
Bkash, Dutch bangla	1	100000	100,000	0	0	0	100,000
Flexi laod	1	15000	15,000	0	0	0	15,000
Cable, bulb	0	0	0	1	30,000	30,000	30,000
<b>Total</b>	<b>10</b>	<b>0</b>	<b>200,000</b>	<b>2</b>	<b>0</b>	<b>80,000</b>	<b>280,000</b>

## Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 80,000
- Total 480,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Groceries	4200	126000	1512000	1587600	1666980
Service	200	6000	72000	75600	79380
<b>Total Sales (A)</b>	4400	132000	1584000	1663200	1746360
<b>Less Variable Expense</b>					
Groceries	3570	107100	1285200	1349460	1416933
<b>Total variable Expense (B)</b>	3,570	107100	1285200	1349460	1416933
<b>Contribution Margin (CM) [C=(A-B)</b>	830	24900	298800	313740	329427
<b>Less Variable Expense</b>					
Electricity bill		700	8400	8900	9400
Transportation		1,800	21600	22,100	22600
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		8,700	100,800	101,900	103000
<b>Net Profit (E)= [C-D]</b>		16200	194400	211,840	226427
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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	80,000		
1.2	Net Profit	194,400	211,840	226427
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		162,400	342240
	<b>Total Cash Inflow</b>	274400	374240	568667
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)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	162,400	342240	536667

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





শিল্পকার স্মার্টফোন  
নতুন ধরনের অফার  
**2GB** স্মার্টফোন  
৳১১৯০  
**৩৫০** স্মার্টফোন  
৳১১৯০  
Garena



বিবি  
মিল  
কম দাম

বিভাগীয় অফিস  
সর্বমুখ্য  
২GB  
৳১২৯  
৩৫০  
৳১১০

৩৫০  
৳১১০













ଅନୁଗ୍ରହ ପତ୍ର

20/02/19

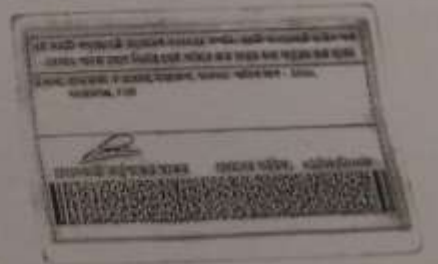
ଅନୁଗ୍ରହ ପତ୍ର

20/02/19

କୋଷି ଶ୍ରୀମତି ସିଦ୍ଧି  
ପ୍ରଧାନୀ ଲକ୍ଷ୍ମୀ କୁମାରୀ  
୩୩୩ ୩୩୩, ଭୁବନେଶ୍ୱର  
ପ୍ରଧାନୀ. କୋଷି ଶ୍ରୀମତି  
(ଅନୁଗ୍ରହ ପତ୍ର) ଏବଂ କୋଷି  
ଏ କୋଷି ଶ୍ରୀମତି (ଅନୁଗ୍ରହ  
କୋଷି (କୋଷି କୋଷି ୩୩୩  
କୋଷି ଶ୍ରୀମତି ଅନୁଗ୍ରହ ପତ୍ର  
କୋଷି ଶ୍ରୀମତି ଏ କୋଷି  
କୋଷି ଶ୍ରୀମତି ଏ କୋଷି  
କୋଷି ଶ୍ରୀମତି ଏ କୋଷି

କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି

କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି  
କୋଷି ଶ୍ରୀମତି ଏବଂ କୋଷି ଶ୍ରୀମତି



# FAMILY PICTURE

