

## Proposed NU Business Name: **RATRI STORE**



Project identification and prepared by: Md: Nurul Islam , Kaliakair  
Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



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

Name	:	<b>READOY PAUL</b>
Age	:	10/06/1993 (24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	1 Brother and 1 sister.
Address	:	Vill: Vungoraj P.O: Boliadi P.S: Kaliakair, 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	:	<b>SUMA PAUL</b>
(iii) Father's name	:	<b>SURONGON PAUL</b>
(iv) GB member's info	:	Branch: kaliakair , Centre # 73 (Female), Member ID: 7172/1, Group No: 08 Member since: 10/02/2002 (15 Years) First loan: BDT 5,000 /- Last loan BDT: 3,00,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 18,500
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	7 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes (Agricaulter)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-928983
Family's Contact No.	:	01716-320167
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SUMA PAUL** joined Grameen Bank since 15 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	:	<b>RATRI STORE</b>
Location	:	Kaliakair Bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 64% Required Investment BDT 80,000/- (as equity) 36 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 20 ft= 160 square ft
Security of the shop	:	: Nill
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Soft drinks, soap, oil etc.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪ Existing no employee.</li><li>▪The shop is wonerd.</li><li>▪Collects goods from Company.</li><li>▪Agreed grace period is 3 months.</li></ul>

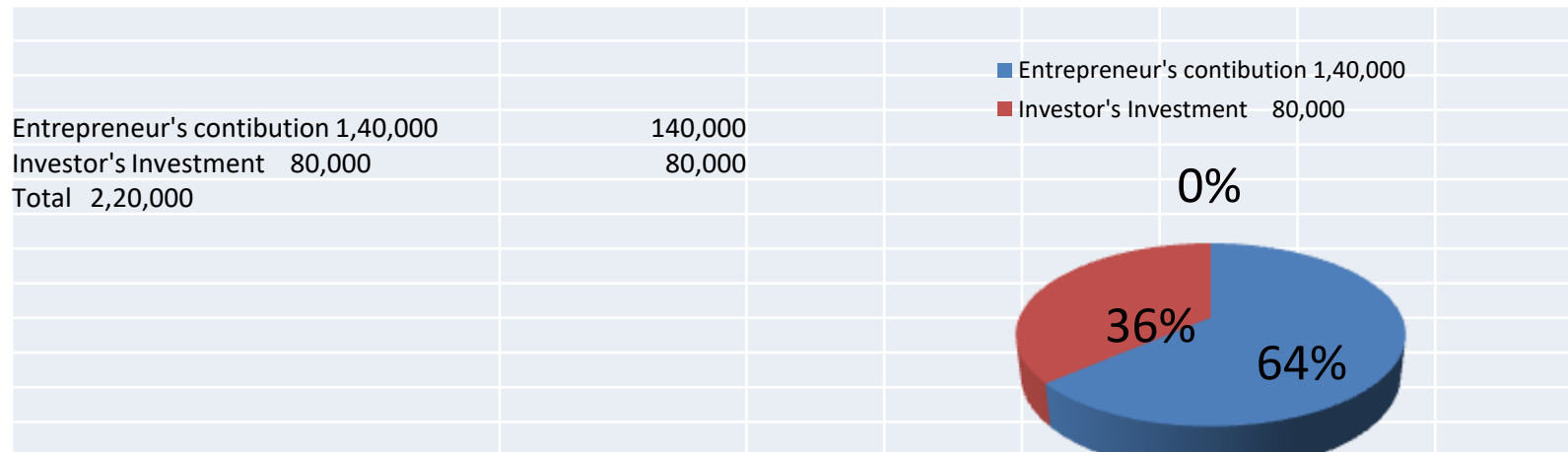
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Soft drink,biskit,balb,milk etc.	8,000	240,000	2,880,000
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>
<b>Less. Variable Expense</b>			
Soft drink,biskit,balb,milk etc.	7,200	216,000	2,592,000
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		500	6,000
Transportation		6,000	72,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		0	0
Salary (self)		5,000	60,000
<b>Gard</b>		<b>150</b>	<b>1,800</b>
<b>Genator</b>		<b>0</b>	<b>0</b>
<b>Total fixed Cost (D)</b>		<b>12,050</b>	<b>144,600</b>
<b>Net Profit (E) [C-D]</b>		<b>11,950</b>	<b>143,400</b>

## Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Rice	25	2000	50,000	25	50,000	100,000
Dul	5	3500	17,500	1	3,500	21,000
Suger	2	3300	6,600	1	3,300	9,900
Flower	1	1100	1,100	1	1,100	2,200
Sop	200	30	6,000	25	750	6,750
Soabian oil	10	1400	14,000	10	14,000	28,000
Cosmaticks	30	100	3,000	20	2,000	5,000
Sorisa oil	2	1600	3,200	2	3,200	6,400
Toothpast	50	70	3,500	20	1,400	4,900
Ludus	70	20	1,400	25	500	1,900
Security	0	0	0	0	0	0
Others	0	0	33,700	0	250	33,950
<b>Total</b>			<b>140,000</b>		<b>80,000</b>	<b>220,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Soft drink,biskit,balb,milk etc.	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>	<b>3,780,000</b>	<b>3,969,000</b>
<b>Less. Variable Expense</b>					
Soft drink,biskit,balb,milk etc.	9,000	270000	3240000	3402000	3572100
<b>Total variable Expense (B)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>	<b>3,402,000</b>	<b>3,572,100</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		6,000	72,000	72,000	72,000
Mobile Bill		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
<b>Gard</b>		<b>150</b>	1800	1,800	1,800
<b>Total Fixed Cost</b>		<b>12,050</b>	<b>144,600</b>	144,600	144,600
<b>Net Profit (E) [C-D]</b>		<b>17,950</b>	<b>215,400</b>	233,400	252,300
<b>Investment Payback</b>			<b>32,000</b>	32,000	<b>32,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	215,400	233,400	252,300
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		183,400	384,800
	<b>Total Cash Inflow</b>	<b>295,400</b>	<b>416,800</b>	<b>637,100</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>183,400</b>	<b>384,800</b>	<b>605,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kliakor Bazar  
,Kliakor,Gazipur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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ফোন: ৬৪৫৫১৮, ০১৭৪৫-৬৯৪৪৫  
কালিদায়কের, পান্ডুরা









PAUL

10 Jun 1993



# FAMILY PICTURE

