

Proposed NU Business Name: **RIDOY STORE**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAMEN CHANDRA BARMAN
Age	:	09-03-1987 (30 Years)
Education, till to date	:	Five
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Sister
Address	:	Vill: Narhotto Hindupara, P.O: Narhotto, Thana: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BELO RANI
(iii) Father's name	:	SUDHANGSHU CHANDRA BARMAN
(iv) GB member's info	:	Branch: Narhotto Kahalu , Centre # 06(Female), Member ID: 7221, Group No: 02 Member since: 13-08-2001(17 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 36,000, Outstanding loan: BDT:28,852/-
(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	:	02 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-017522
Mother's Contact No.	:	01927-345258
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BELO RANI joined Grameen Bank since 17 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIDOY STORE
Location	:	Dargarhat,Kahalu,Bogra
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 115,000/-(from existing business) 74% Required Investment BDT 40,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	90 ft x 8 ft= 720 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Ata, Bekary & Cosmetic Item etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Kahalu, Bogra▪Agreed grace period is 3 months.

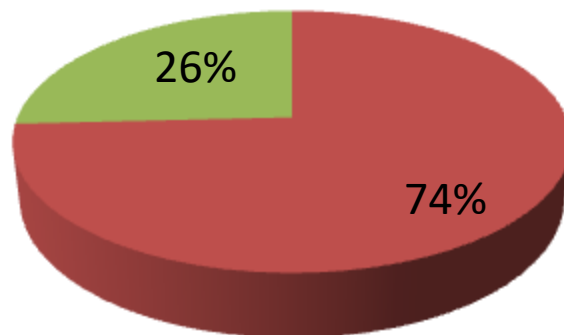
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
	3600	108000	1296000
Total variable Expense (B)	3,600	108000	1296000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		700	8400
Transportation		1500	18000
Salary (self)		5000	60000
Guard		300	3600
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		9,300	111600
Net Profit (E)= [C-D]		2,700	32400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	4	2200	8800	5	2200	11000	19800
Ata	50	30	1500	0	0	0	1500
Bekary Item	200	50	10000	200	50	10000	20000
Cosmetic Item	300	50	15000	200	50	10000	25000
Shop & Detargen	400	50	20000	100	90	9000	29000
Oil	100	90	9000	0	0	0	9000
Chips & Choklet	500	20	10000	0	0	0	10000
Securety	15000	1	15000	0	0	0	15000
Cold Drink	400	50	20000	0	0	0	20000
Others	100	57	5700	0	0	0	5700
Total	17054		115,000	505	0	40,000	155000

Source of Finance



- Entrepreneur's Contribution
115,000
- Investor's Investment 40,000
- Total 155,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	5,000	150000	1800000	1890000	1984500
Total Sales (A)	5,000	150000	1800000	1890000	1984500
Less Variable Expense				0	0
	4500	135000	1620000	1701000	1786050
Total variable Expense (B)	4,500	135000	1620000	1701000	1786050
Contribution Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Variable Expense				0	0
Rent		1,000	12000	12600	13230
Electricity bill		700	8400	8820	9261
Transportation		1600	19200	20160	21168
Salary (self)		5000	60000	63000	66150
Guard		300	3600	3780	3969
Entertainment		600	7200	7560	7938
Mobile bill		400	4800	5040	5292
Total fixed cost (D)		9,600	115200	120960	127008
Net Profit (E)= [C-D]		5,400	64800	68040	71442
Investment Payback			16,000	16,000	16,000

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

SR#	<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	64800	68040	71442
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48,800	100,840
	Total Cash Inflow	104,800	116,840	172,282
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)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16000	16,000
3	Net Cash Surplus	48,800	100840	156282

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Dargarhat,Kahalu,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

