

Proposed NU Business Name: **RIPON STORE**



Project identification and prepared by: Rupaly Akter,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RIPON SHORIF
Age	:	06-10-1985 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: South Kalma, P.O: Dairy Farm P.S: Savar, 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	:	PIYARA BEGUM
(iii) Father's name	:	MD SHAHAJAHAN SHORIF
(iv) GB member's info	:	Branch Ashulia, Centre # 20 (Female), Member ID 8212, Group No: 06 Member since: 19-10-2005(9Years) First loan: BDT 5,000 Taka. Existing loan: BDT 20,000/-, Outstanding loan:7580 /-
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Glosary item
Business Experiences and Training Info	:	10 years experience in running business 5 Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01943732085
Family's Contact No.	:	01997601611
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PIYARA BEGUM Joined Grameen Bank Since 9 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

Business Name	:	RIPON STORE
Location	:	South Kalma, Saver, Dhaka.
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 250000(from existing business)73% Required Investment BDT2,00,000 (as equity27%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft x 13ft = 390 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Glosary Business.▪The business is operating by entrepreneur. Existing 2 Employees.▪The business is under renting.▪Collects goods from Nama Bazar,▪Agreed grace period is 3 months.

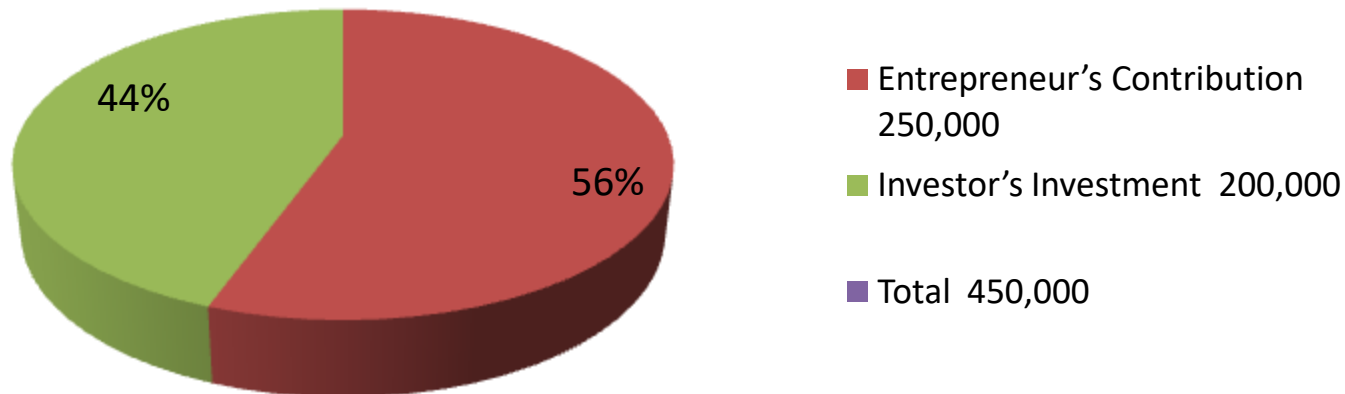
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Glosary item	6500	195000	2340000
	0	0	0
Total Sales (A)	6500	195000	2340000
Less Variable Expense			
Glosary item	5525	165750	1989000
Total variable Expense (B)	5,525	165750	1989000
Contribution Margin (CM) [C=(A-B)	975	29250	351000
Less Variable Expense			
Rent		7,500	90000
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		300	3600
Guard		540	6480
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		21,640	259680
Net Profit (E)= [C-D]		7,610	91320

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice item	20	2500	50,000	20	2,500	50,000	100,000
Dal Item			50,000			50,000	100,000
Sugar, Ata Moyda			30,000				30,000
						30,000	30,000
				0		60,000	60,000
kaca Bazar advanced			120,000				5,000
						10,000	120,000
						10,000	10,000
Total	20	0	250,000	20	0	200,000	750,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Glosary item	7500	225000	2700000	2835000	2976750
	0	0	0	0	0
Total Sales (A)	7500	225000	2700000	2835000	2976750
Less Variable Expense			0		
Glosary item	6375	191250	2295000	2409750	2530237.5
			0		
Total variable Expense (B)	6,375	191250	2295000	2409750	2530237.5
Contribution Margin (CM) [C=(A-B)	1,125	33750	405000	425250	446512.5
Less Variable Expense			0		
Rent		7,500	90000	90,000	90000
Electricity bill		1500	18000	18500	19000
Transportation		1,400	16800	17,300	17800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		6000	72000	72000	72000
Entertainment		400	4800	4800	4800
Guard		650	7800	7800	7800
Generator			0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		22,850	274,200	275,300	276400
Net Profit (E)= [C-D]		10900	130800	149,950	170112.5
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	130,800	149,950	170112.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50,800	120750
	Total Cash Inflow	330800	200750	290862.5
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	50,800	120750	210862.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; South Kalma, Savar, Dhaka.
Regular customers;

THREATS

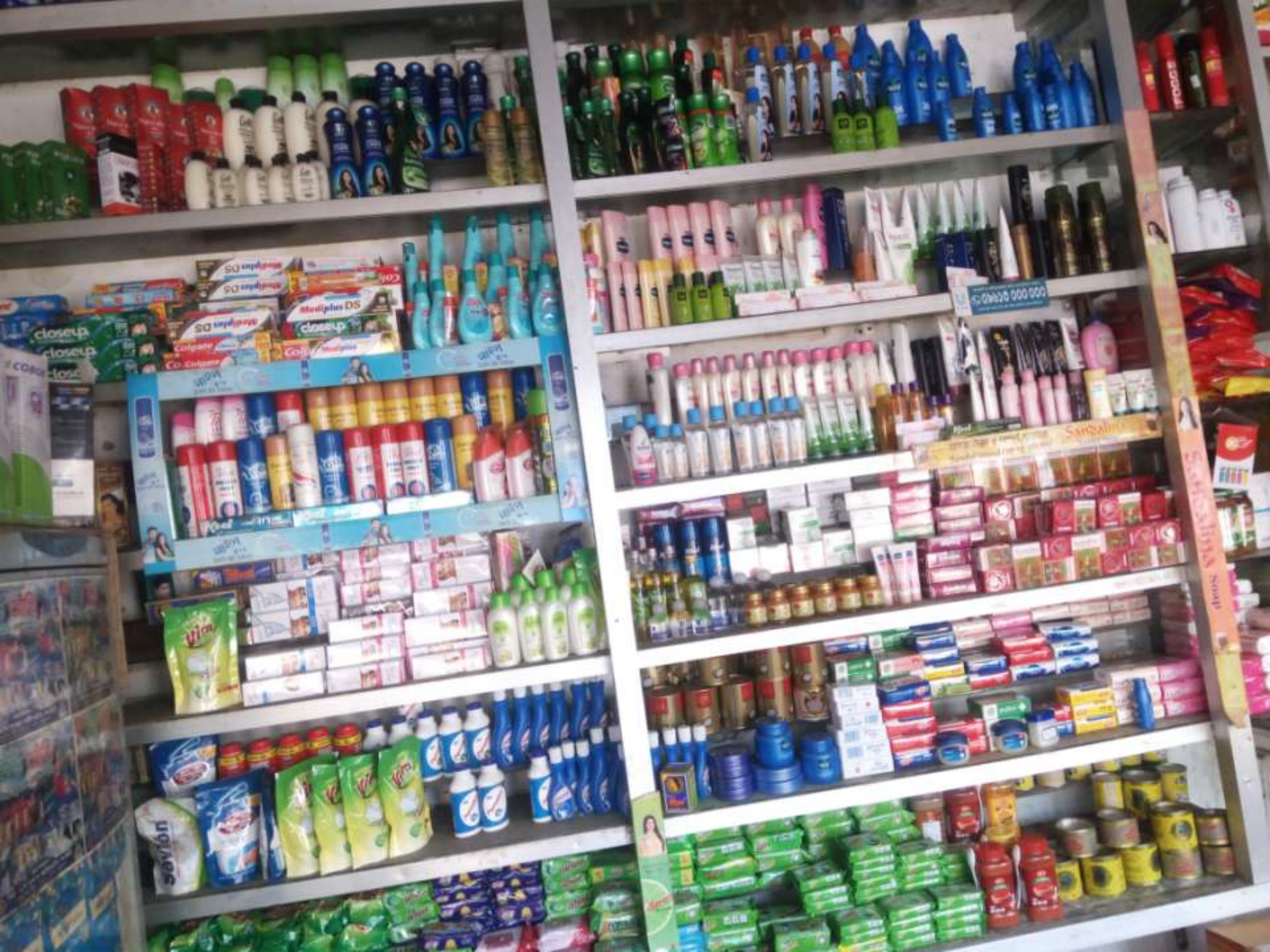
Theft
Political unrest

Pictures









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MADE IN CHINA



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