

Proposed NU Business Name: **RIPON STORE**



Project identification and prepared by: MD Bellal Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nabin Udyokta

Name	:	JALAL AHMAD RIPON
Age	:	01-01-1985 (34 Years)
Education, till to date	:	Class Four
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	01 Brother,03 Sisters
Address	:	Vill: Ramanandanpur P.O: Dagonbhuyain, P.S: Dagonbhuyain, 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	:	SOBURA KHATUN
(iii) Father's name	:	SHAH ALAM
(iv) GB member's info	:	Branch:, Dagonvuiyan, Centre # 15(Female), Member ID: 3421, Group No: 04 Member since: 2007 to 2012 till (05Years) First loan: BDT 3,000
Further Information:	:	Existing Loan: BDT 40,000, Outstanding loan:Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	0 years experience in running business. 4 Years in own business. He has no years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	-
Entrepreneur Contact No.	:	01812705001
Family's Contact No.	:	01791447307
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

SOBURA KHATUN joined Grameen Bank since 05 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

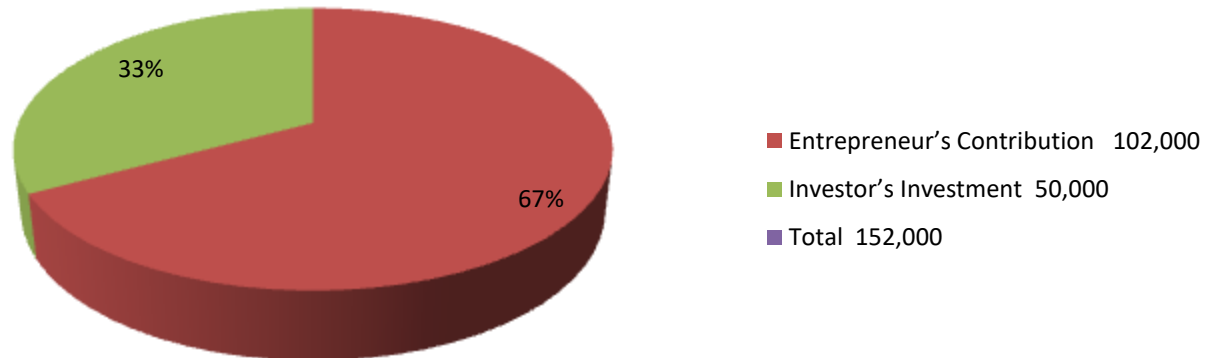
Proposed Nobin Udyokta Business Info

Business Name	:	RIPON STORE
Location	:	Fazilayer gat road, Dagonbhuyain, Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 152,000/-
Financing	:	Self BDT 102,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Security	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cooling Corner Items etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after receiving equity money▪The shop is Rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cooling Corner Items etc.	3,000	90000	1080000
Total sales (A)	3,000	90000	1080000
Less Variable Exp.			
Cooling Corner Items etc.	2100	63000	756000
Total Variable exp. (B)	2100	63000	756000
Contribution Margin CM [C= (A-B)	900	27000	324000
less fixed exp.			
Rent		1000	12000
Electricity bill		300	3600
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		50	600
Generator		300	3600
Mobile bill		500	6000
total fixed cost (D)		8350	100200
Net profit		18650	223800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chipes	0	0	10000	0	0	5000	15000
Cold drinks	0	0	15000	0	0	10000	25000
Confesonary	0	0	20000	0	0	10000	30000
Biscuites	0	0	20000	0	0	10000	30000
Others	0	0	20000	0	0	15000	35000
Tea	0	0	2000	0	0	0	
Milk	0	0	3000	0	0	0	
Suger	0	0	2000	0	0	0	
Security	0	0	10000	0	0	0	10000
Total	0	0	102000	0	0	50000	152000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cooling Corner Items etc.	3750	112500	1350000	1417500	1488375
Total Sales (A)	3750	112500	1350000	1417500	1488375
less variable Expenses					
Cooling Corner Items etc.	2625	78750	945000	992250	1041862.5
Total variable Expenses (B)	2625	78750	945000	992250	1041862.5
Contribution Margin (CM)= (A-B)	1125	33750	405000	425250	446512.5
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		50	600	600	600
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
Total Fixed Cost		14250	171000	179550	188527.5
Net Profit (E) (C-D)		19500	234000	245700	257985
Investment Payback			20000	20000	20000

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	50,000		
1.2	Net Profit	234000	245700	257985
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		214,000	439,700
	Total Cash Inflow	284,000	459,700	697,685
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	214,000	439,700	677,685

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 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;
Regular customers;

THREATS

Theft
Fire
Political unrest













FAMILY PICTURE

