



Proposed NU Business Name : **RIDOY STORE**

Business Category : **Shopkeeping, Grocery Shop**



Business Proposal Identified & Prepared by : **Ataur Rahman, Unit Incharge Bason , Dhaka,Zone 01.**

Business Proposal Verified by : **Ataur Rahman**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: MD.RIDOY Vill: Chandna (Part), Union: Basan, District: Gazipur
Age	: 23 years
Marital Status	: Married
Children	: No childrens
No. of siblings	: 4 (Four) Brothers and 1 (One) Sister
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother : MST. ASIA : MD. KARIM : Branch: Prohladpur Sreepur, Gazipur, Centre # 75 Loan no.: 10226, Member since 01 February 2000 First loan: Tk. 5,000 Last loan: Tk. 50,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	: Father : No : N/A : N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Secondary School Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 5 (Five) year(s) of experience in running his own business. He started the business with BDT 20,000 (Twenty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Housewife Mother's occupation: Businessman Occupation of other member(s): Housewife
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01904262277, 01716368269
NU's NID/Birth Certificate No.	:	2366623219
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- MST. ASIA is a GB member since 01 February 2000, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>RIDOY STORE</i>
Address/ Location	:	Laximipura, Gazipur
Total Investment Required in BDT	:	Tk. 220,000
Financing	:	Self Tk. 140000 Required Investment Tk. 50,000
Present salary/drawings from business	:	BDT: 5000(Five thousand)
Proposed Salary	:	BDT: 5000(Five thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	From Product 15%
(ii) Estimated % of proposed gross profit margin	:	From Product 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	From Other 10%

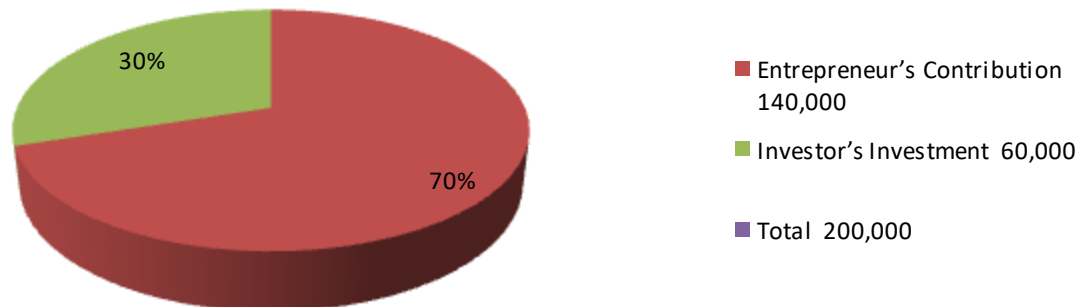
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	3,000	84,000	1,008,000
Total Sales/commission (A)	3,000	84,000	1,008,000
Less: Cost of Sales			
Cost of Product(s)	2,550	71,400	856,800
Total Cost of Sales and Services (B)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost			
Shop Rent		1,500	18,000
Electricity Bill		200	2,400
Transportation Expense		300	3,600
Entertainment Expenses		100	1,200
Mobile Bill		100	1,200
SALLERY WON		5,000	60,000
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		7,200	86,400
Net Profit (C-D)		5,400	64,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Others item, Security, Rice, Dal, Oil, Soap , Soft Drinks , Potato , Biscuit etc.)	Investment in products (Others item, Rice, Soft Drinks , Soap etc.)	140,000	50,000	190,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		140,000	50,000	220,000

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particular	Daily	Monthly	Year-1	Year-2	Year-3
Revenue(Sales)					
Estimated sales income from Product(s)	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Estimated sales income from Product(s)	3400	102000	1224000	1285200	1349460
Total Variable Expense	3400	102000	1224000	1285200	1349460
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1,500	18000	18000	18000
Electric Bill		200	2400	28800	345600
Transportaion		500	6000	6300	6615
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		150	1800	1800	1800
Entertainment		150	1800	1800	1800
Guard		364	4368	4368	4368
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		7864	94368	121068	438183
Net Profit (E)= [C-D]		10136	121632	127713.6	134099
Investment Pay Back			20,000	20,000	20,000

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	121,632	127713.6	134099.28
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		101632	209345.6
	Total Cash Inflow	171,632	229,346	343,445
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	20,000	20,000
3	Net Cash Surplus	101,632	209,346	323,445

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (5 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- Location of shop;

THREATS

- Increase of local competitors;

Pictures









