

RIPON DEPARTMENTAL STORE



34th Design Lab (Executive): 26 October 2014

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ROBINDRA DAS
Age	:	12-08-1983 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 2 Sister
Address	:	Vill: Poujan P.O: Poujan P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. JOTSNA RANEE DAS
(iii) Father's name	:	Mr. HORIPOD
(iv) GB member's info	:	Branch: Sohdebpur Kalihati Centre # 28 (Female), Member ID: 2285, Group No: 02 Member since:01-03-1999 (15Years) First loan: 2,000 taka.
Further Information:		Existing loan: 50,000 Taka 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

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Beside his own business he has a laundry shop.
Business Experiences and Training Info	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01964389846
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jotsna Ranee Das is a member of Grameen Bank since 15 years. At first she took 2,000 taka loan from Grameen Bank. Jotsna Ranee Das gradually took loan from GB. Utilize loan in cow rearing. By utilization of GB Loan she also made a house, purchase 12 decimal land. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	RIPON DEPARTMENTAL STORE
Location	:	Poujan bazar, Kalihati, Tangail
Total Investment in BDT	:	1,98,000 taka
Financing	:	Self BDT 98,000 (from existing business) 49% Required Investment BDT 1,00,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Elenga, Tangail.▪The shop is rented.▪Agreed grace period is 4 months.

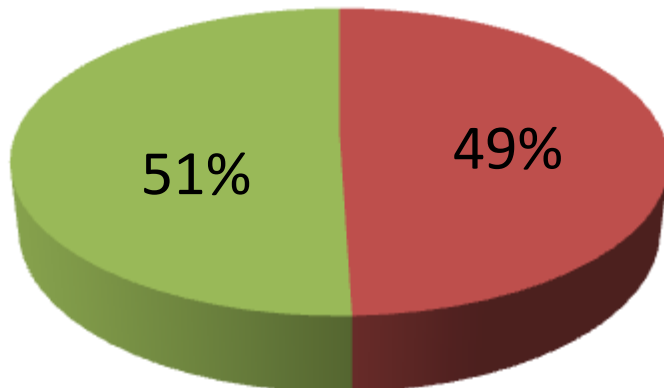
Existing Business BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil, Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc	2,645	79,350	952,200
Cloth (Iron)	200	6,000	72,000
Total Sales (A)	2,845	85,350	1,024,200
Less. Variable Expense			
Oil, Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc	2,300	69,000	828,000
Total variable Expense (B)	2,300	69,000	828,000
Contribution Margin (CM) [C=(A-B)]	545	16,350	196,200
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		1,300	15,600
Generator Bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		400	4,800
Mosque Bill		20	240
Salary (self)		6,000	72,000
Total fixed Cost (D)		9,820	117,840
Net Profit (E) [C-D]		6,530	78,360

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Water, Soft drinks (7up, Mirinda, Fanta, Pepsi, Frooto)	40,000	60,000	1,00,000
Biscuit, Chanachur, Noodles, Chips, Bread	15,000	15,000	30,000
Shampoo, Toothpaste, Soap, Toothbrush	25,000	30,000	55,000
Fridge	18,000	-	18,000
Total	98,000	1,00,000	1,98,000

Source of Finance



- Entrepreneur's Contribution 98,000
- Investor's Investment 100,000
- Total 198,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Oil, Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc	4,600	138,000	1,656,000	1,738,800	1,825,740
Cloth (Iron)	300	9,000	108,000	113,400	119,070
Total Sales (A)	4,900	147,000	1,764,000	1,852,200	1,944,810
Less. Variable Expense					
Oil, Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		1,000	12,000	12,600	13,230
Electricity Bill		1,400	16,800	17,640	18,522
Generator Bill		300	3,600	3,780	3,969
Transportation		600	7,200	7,560	7,938
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Entertainment		500	6,000	6,300	6,615
Mosque Bill		20	240	252	265
Salary (staff)		4,000	48,000	50,400	52,920
Salary (self)		6,000	72,000	75,600	79,380
Non Cash Item					
Depreciation		300	3,600	3,600	3,600
Total Fixed Cost		14,520	174,240	182,772	191,731
Net Profit (E) [C-D]		12,480	149,760	157,428	165,479
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	149,760	157,428	165,479
1.3	Depreciation (Non cash item)	3,600	3,600	3,600
1.4	Opening Balance of Cash Surplus		113,360	234,388
	Total Cash Inflow	253,360	274,388	403,467
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	113,360	234,388	363,467

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital

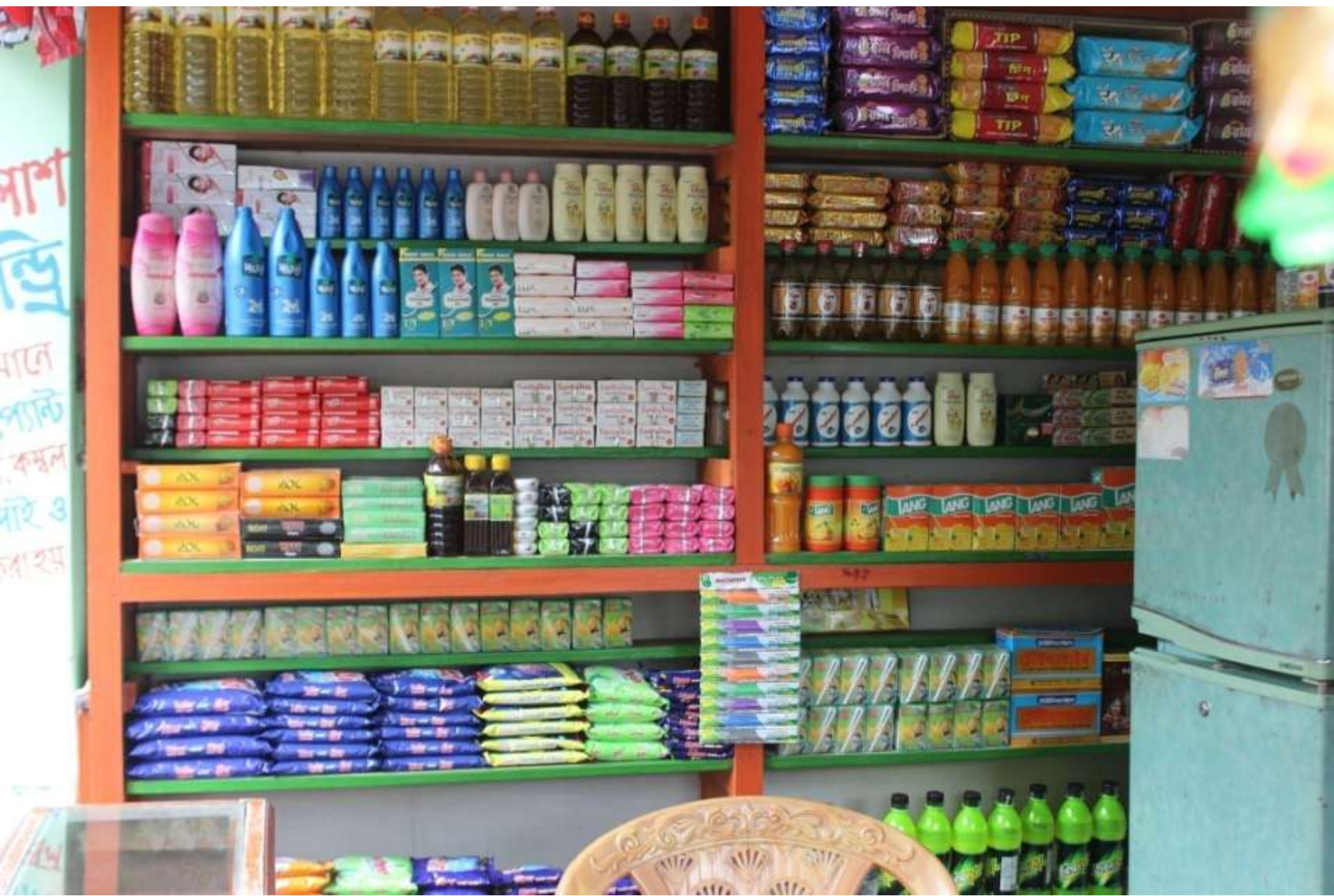
OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures



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FAMILY PICTURE

