

*Proposed NU Business Name : **Ripon Store***

*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Dipok Roy, Asst. Officer, Sadar Unit, Gaibandha***

*Business Proposal prepared by: **Fahina Yesmin Happy***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Md. Ripon Mia</i></b> Vill: Fulbari, Union: Badiakhali, Post: Badiakhali, Upazila: Gainandha Sadar, District: Gaibandha.
Age	:	21 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Reba Begum
(iii) Father's name	:	Ismail Prodhan
(iv) GB member's info	:	<i>Branch: Badiakhali, Gaibandha, Centre # 45/po, Loan no.: 1603/1, Member since February 01, 1981 First loan: Tk. 1,500 Existing loan: Tk. 50,000, Outstanding loan: Tk. 15,451</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Five
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from livestock business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	10 (Ten) years experience is running his own business. He started the business with BDT 2,000 (Two thousand).  : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture and brother is a construction worker. He has purchased 02 (Two) cows and taken lease of 10 (Ten) Katha land for cultivation purposes from the benefit of existing business. In addition to he has purchased 01 (one) Refrigerator and Solar panel for his own business from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740551668
NU's National ID No.	:	1991321412000129
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Ismail Prodhan is a GB member since February 01, 1981 at first he took GB loan BDT 1,500 (One thousand five hundred).
- Gradually he took GB loan several times and utilized for cultivation purposes, installation tube-well and purchased a room for shop in his local area.
- Finally GB loan helped his to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Ripon Store</b>
Address/ Location	:	Fulbari, Badiakhali bazar, Gaibandha.
Total Investment in BDT	:	Tk. 167,000
Financing	:	Self Tk. 97,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 5,500 (Five thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%, bKash & Mobile Recharge 100%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%, bKash & Mobile Recharge 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,700	47,600	571,200
Commission from Mobile Recharge	19	529	6,350
Commission from bKash	12	336	4,032
<b>Total Income from sales &amp; Services (A)</b>	<b>1,731</b>	<b>48,465</b>	<b>581,582</b>
Cost of products (Products Purchase) (B)	1,360	38,080	456,960
<b>Gross Profit (C) [C=(A-B)]</b>	<b>340</b>	<b>9,520</b>	<b>114,240</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Shop Self		-	-
Mobile bill		200	2,400
Conveyance bill		900	10,800
Provision of bad Debt		13	153
Present Salary (Self & family)		4,500	54,000
Present Salary (Assistant-01-Father)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses		538	6,460
<b>Total Operating Cost (D)</b>		<b>7,751</b>	<b>93,013</b>
<b>Net Profit (C-D):</b>		<b>1,769</b>	<b>21,227</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, confectionary item, and vegetable item etc.)	Investment in products (Grocery item, confectionary item, and bakery item etc.)	39,795	70,000	109,795
Investment in Mobile Recharge (Flexiload, easy load, itop up, airtel, Teletalk etc)		1,000	-	1,000
Investment in bKash		1,500	-	1,500
Investment in machine & equipment (Refrigerator, solar panel, mobile set, fan, light etc.)		37,800	-	37,800
Cash in hand		3,714	-	3,714
Debtors (Since February, 2016 to at present)		15,291	-	15,291
Creditors (Since February, 2016 to at present)		(10,000)	-	(10,000)
Decoration (fixture and fittings)		7,900	-	7,900
<b>Total Capital</b>		<b>97,000</b>	<b>70,000</b>	<b>167,000</b>

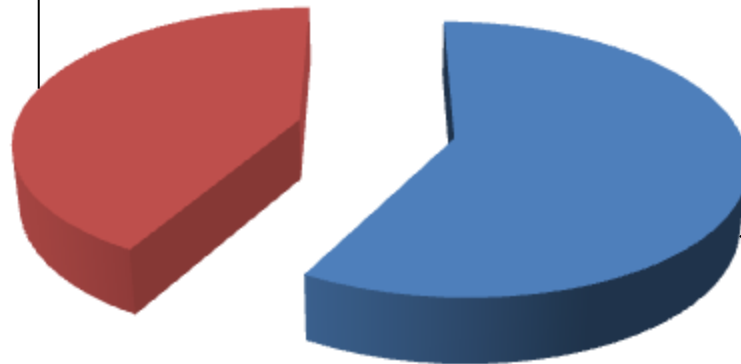
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 97,000

■ GTT's Investment BDT 70,000

■ Total Capital BDT 167,000

GTT's  
Investment 42%



Entrepreneur's  
Contribution  
58%



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products	2,400	67,200	806,400	2,808	78,624	943,488	3,370	94,349	1,132,186
Est. Commission from Mobile Recharge	27	756	9,072	32	907	10,886	39	1,089	13,064
Est. Commission from bKash	14	392	4,704	17	470	5,645	20	564	6,774
<b>Est. Total Income from sales &amp; Services (A)</b>	<b>2,441</b>	<b>68,348</b>	<b>820,176</b>	<b>2,857</b>	<b>80,002</b>	<b>960,019</b>	<b>3,429</b>	<b>96,002</b>	<b>1,152,023</b>
Cost of products (Products Purchase) (B)	1,920	53,760	645,120	2,246	62,899	754,790	2,696	75,479	905,748
<b>Gross Profit (C) [C=(A-B)]</b>	<b>480</b>	<b>13,440</b>	<b>161,280</b>	<b>562</b>	<b>15,725</b>	<b>188,698</b>	<b>674</b>	<b>18,870</b>	<b>226,437</b>
<b>Less: Operating Cost:</b>									
Electricity bill		550	6,600		650	7,800		950	11,400
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Conveyance bill		1,200	14,400		1,500	18,000		1,700	20,400
Provision of bad Debt		13	153		13	153		13	153
Ownership Transfer Fee		467	2,800		467	5,600		467	5,600
Proposed Salary (Self & family)		5,500	66,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-01-father)		1,500	18,000		2,000	24,000		3,000	36,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		300	3,600		300	3,600		500	6,000
<b>Non Cash Item:</b>									
Depreciation Expenses		538	6,460		538	6,460		538	6,460
<b>Total Operating Cost (D)</b>		<b>10,518</b>	<b>123,413</b>		<b>11,968</b>	<b>143,613</b>		<b>14,668</b>	<b>176,013</b>
<b>Net Profit (C-D):</b>		<b>2,922</b>	<b>37,867</b>		<b>3,757</b>	<b>45,085</b>		<b>4,202</b>	<b>50,424</b>
<b>Retained Income</b>			<b>37,867</b>			<b>82,952</b>			<b>133,376</b>

**Notes:** 1. Agreed Grace period: Six 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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	40,667	50,685	56,024
1.3	Depreciation Expenses	6,460	6,460	6,460
1.4	Opening Balance of Cash Surplus	-	30,327	53,872
	<b>Total Cash Inflow</b>	<b>117,127</b>	<b>87,472</b>	<b>116,356</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	16,800	33,600	33,600
	<b>Total Cash Outflow</b>	<b>86,800</b>	<b>33,600</b>	<b>33,600</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>30,327</b>	<b>53,872</b>	<b>82,756</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Father)  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (10years);

## **W**EAKNESS

- Can not supply goods and Services as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 230,376 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 231<sup>st</sup> as Yunus Centre and 61<sup>st</sup> In-house  
Executive Social Business Design Lab  
(GTT) on April 19, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures











Handwritten text on a white card hanging from the top shelf, possibly a price list or inventory list.

Various small bottles and containers on the top shelf, including what appears to be a bottle of Aftershave.

Large white plastic bag with text and graphics, likely containing instant noodle packets.

Stacks of LUX soap boxes in various colors (pink, white, blue). Aftershave bottles in blue and red. A box of pens or pencils.

DEKKO  
**HORLICKS**  
CROQUETTES

Stacks of NIPSEY soap boxes (black and red). Stacks of SANDALWOOD soap boxes (white and yellow). Stacks of LUX soap boxes (white and pink).

White card hanging from the bottom shelf, possibly a price tag or label for the items below.

ناجی  
پراس  
Handwritten text on a blue box, possibly a brand name or product description.

GREEN EAGLE  
Handwritten text on a yellow and blue box, possibly a brand name or product description.



GENSTAR  
PAKHI  
SANTAL

SAFARI  
SANTAL

MILK

SAFARI

Colorful fabric or paper with images of people

JASMIN  
MILK  
SANTAL  
Gift  
JASMIN

SAFARI  
Colorful fabric or paper





















# ০৭নং বাদিয়াখালী ইউনিয়ন পরিষদ

উপজেলা: গাইবান্ধা সদর, জেলা: গাইবান্ধা।

ক্রিড লাইসেন্স (অর্থ বছর: ২০১৫-২০১৬)

বহি নং: ০৬ ক্রিড লাইসেন্স নং: ২২০/০৬ ইস্যুর তারিখ: ৭/৪/২০২৩

স্থানীয় সরকার (ইউনিয়ন পরিষদ) আইন, ২০০৯ (২০০৯ সনের ৬১ নং আইন) এর ধারার ক্ষমতাবলে প্রণীত আদর্শ কর তফসিল, ২০১২ এর বিধান অনুযায়ী ব্যবসা-বাণিজ্য, পেশা, বৃত্তি, জীবিকার উপর আরোপিত কর আদায়ের লক্ষ্যে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে এ লাইসেন্স ইস্যু করা হলো। যার কার্যকারিতার মেয়াদ ৩০/০৬/২০১৬ ইং তারিখ পর্যন্ত বদলারং থাকবে।

- ১। ব্যবসা প্রতিষ্ঠানের নাম : **রিপন খেঁচাব**
- ২। মালিকের নাম : **শ্রী: শ্রী: রিপন খ্রিয়ু -**
- ৩। পিতা/স্বামীর নাম : **শ্রী: ইসমাইল হোসেন**
- ৪। মাতার নাম : **শ্রী: রেবা বেগম -**
- ৫। আইডি নং/জন্ম নিবন্ধন নং : **১৯৯৬২২২৪২২০০০২২৩**
- ৬। মালিকের ঠিকানা (ক) বর্তমান ঠিকানা : গ্রাম : **ফুলবাড়ী - ইউ: বাদিয়াখালী**  
(খ) স্থায়ী ঠিকানা : **ফুলবাড়ী - বাদিয়াখালী - গাইবান্ধা**
- ৭। ব্যবসা/বৃত্তি/পেশার নাম/ধরণ : **স্নোহেস্টা -**
- ৮। ব্যবসা/বৃত্তি/পেশা পরিচালনার স্থান : **ফুলবাড়ী - রিড হাউস - বাদিয়াখালী**
- ৯। লাইসেন্স ফি (বার্ষিক) টাকা (অংকে) : **২০০০০**  
টাকা (কথায়) : **দুই - শত টাকা মাত্র।**

বাদিয়াখালী ইউনিয়ন পরিষদ

বাদিয়াখালী ইউনিয়ন পরিষদ

চেয়ারম্যানের স্বাক্ষর  
৭/৪/২৩



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



৯৯২৯৯

নাম: মোঃ রিপন মিয়া

Name: MD. RIPON MIA

পিতা: মোঃ ইসমাইল বেগম

মাতা: মোছাঃ জেব্বা বেগম

Date of Birth: 05 Aug 1991

ID NO: 19913212412000129

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রের ব্যক্তিগত তথ্য  
 অন্যত্র প্রকাশ করা হলে নিম্নলিখিত শাস্তি অধীনে দণ্ড দেয়ার জন্য অনুরোধ করা হলো।

ক্রিয়াকলাপ: মৃত্যু/বাহ্যিক কারণে মৃত্যু, মৃত্যু পর্যায়ে, ডাকসং: বর্তমান/বাহ্যিক - ৫৭০০ বাহ্যিক  
 সফর বাহ্যিক

স্বাক্ষর/

জাতীয় পরিচয়পত্রের ব্যক্তি

স্বাক্ষর তারিখ: ২৭/১০/২০১০





গ্রামীণ ব্যাংক  
বাদিয়াপালী গাইবান্ধা শাখা

সহজ ঋণের পাশ বই

নাম

ইমদাদুল হক

জন্ম তারিখ

২০০৩/১০

জন্ম স্থান

০৪

কেন্দ্র নাম

গাইবান্ধা:

কেন্দ্রের নাম

ফুলবাড়ী-৬৮৩

বই ইস্যুর তারিখ

২০১৮

শাখা ব্যবস্থাপকের স্বাক্ষর



**Thank You**