

Proposed NU Business Name : **Ripon Store**



33rd Design Lab (Executive)

19 October 2014

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ripon Vill: Aragi Dangi Pukur, Union: 13 no. Goreya, Post: Goreya, Upazila: Sadar, District: Thakurgaon
Age	:	27 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother, 01 Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Renu Begum
(iii) Father's name	:	Md. Khademul Islam
(iv) GB member's info	:	<i>Branch: Goreya, Centre # 53/Mo,</i> <i>Loan no.: 1228/1, Member since 1995,</i> <i>First loan: Tk. 1,200</i> <i>Existing loan: Tk. 27,000, Outstanding loan: Tk. 21,604</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father pays GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	Class Seven
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	3 years in selling onion, garlic, ginger, red chili in Goreya bazaar and started this business only with Tk. 1,800. : He has no training.
Other Own/Family Sources of Income	:	They have 75 decimal mortgaged agricultural land which provide yearly food requirement and have a cattle farm. At present there are two cows in that farm.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01743 466850
NU's National ID No.	:	9419442261975
NU Project Source/Reference	:	GTT & GKF

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Renu Begum took loan amounting to **Tk. 1,200** from Grameen Bank in the year of 1994 for purchasing hen;
- Gradually she took loan several times and utilized it by assisting her husband in paddy business and also for purchasing cows;
- At present she has two cows and 75 decimal mortgage land.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ripon Store
Address/ Location	:	Notun Goreya Khacha bazaar, Goreya, Thakurgoan Sadar, Thakurgoan
Total Investment in BDT	:	Tk. 61,000
Financing	:	Self Tk. 26,000 (from existing business) Required Investment Tk. 35,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 2,000
Proposed Salary	:	Taka 3,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 13%
(ii) Estimated % of proposed gross profit margin	:	On an average 13%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	2,200	61,600	739,200
Less: Cost of Sale (B)	1,914	53,592	643,104
Gross Profit (C) [C=(A-B)]	286	8,008	96,096
<i>Less: Operating Cost:</i>			
Electricity bill		100	1,200
Generator bill		150	1,800
Shop Rent		200	2,400
Night Guard bill		20	240
Present Salary (Self)		2,000	24,000
Other Cost		200	2,400
<i>Non Cash Item:</i>			
Depreciation Expenses		13	150
<i>Total Operating Cost (D)</i>		2,683	32,190
Net Profit (C-D):		5,326	63,906

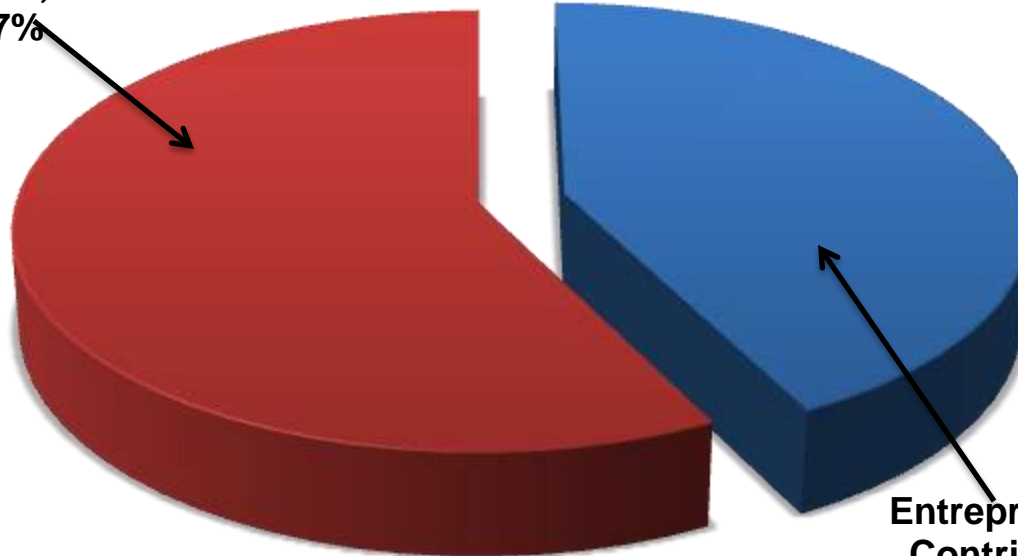
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Goods- Onion, garlic, red chili, ginger etc.	20,000	35,000	55,000
Old Bicycle	1,000	-	1,000
Advance for shop	5,000	-	5,000
Total Capital	26,000	35,000	61,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 26,000
- Investor's Investment BDT 35,000
- Total Capital BDT 61,000

Investor's
Investment
BDT 35,000
57%



Entrepreneur's
Contribution
BDT 26,000
43%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Product Sales (A)	2,750	77,000	924,000	3,025	84,700	1,016,400
Less: Estimated Cost of Sale (B)	2,393	66,990	803,880	2,632	73,689	884,268
Gross Profit (C) [C=(A-B)]	358	10,010	120,120	393	11,011	132,132
Less: Operating Cost:						
Electricity bill		100	1,200		150	1,800
Generator bill		150	1,800		180	2,160
Shop Rent		200	2,400		200	2,400
Night Guard bill		40	480		50	600
Mobile bill (SMS & Reporting)		200	2,400		250	3,000
Ownership Transfer Fee		-	-		583	7,000
Proposed Salary-Self		3,000	36,000		4,000	48,000
Other Cost		200	2,400		250	3,000
Non Cash Item:						
Depreciation Expenses		13	150		13	150
Total Operating Cost (D)	-	3,903	46,830	-	5,676	68,110
Net Profit (C-D):	-	6,108	73,290	-	5,335	64,022
Retained Income:			73,290			137,312

Note: 1. Agreed Grace Period: One year

2. Investment Payback Schedule: Monthly installment including ownership transfer fee from 2nd year.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	35,000	-
1.2	Net Profit	73,290	71,022
1.3	Depreciation Expenses	150	150
1.4	Opening Balance of Cash Surplus	-	73,440
	Total Cash Inflow	108,440	144,612
2.0	Cash Outflow		
2.1	Product Purchase	35,000	-
2.2	Investment Pay Back including Ownership Transfer Fee	-	42,000
	Total Cash Outflow	35,000	42,000
3.0	Total Cash Surplus	73,440	102,612

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Personal
- Experience (3 yrs.)

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located in bazaar (Goreya) place
- The capital of Entrepreneur will be Tk. 163,312 after 2 years excluding payback of investor's money.

THREATS

- Increase of competitors

Presented at 33rd Executive Design Lab
on 19 October, 2014 at Yunus Center

Thank you

Pictures









Thank You