

# RATUL CROCKERIES AND GIFT STORE



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Project verified by: Md Rofiqul Islam

**Grameen Shakti Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>RATUL ISLAM</b>
Age	:	06-08-1995 (21 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Bashaid P.O: Ashulia P.S: Ashulia Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ROKSANA AKTER</b>
(iii) Father's name	:	<b>ABUL KALAM</b>
(iv) GB member's info	:	Branch: Ashulia Savar, Centre # 25 (Female), Member ID: 4752/1, Group No: 02 Member since: 02-03-2000 (15 Years) First loan: 2,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 25,000
(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.)	:	Nil
Business Experiences and Training Info	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01923-904547
Father Contact No.	:	01776-637723
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

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

Roksana Akter is a member of Grameen Bank since 15 years. At first she took 2,000 taka loan from Grameen Bank. Roksana Akter gradually took loan from GB. Utilize loan in cow rearing and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RATUL CROCKERIES AND GIFT STORE</b>
Location	:	Bashaid bazar, Ashulia, Dhaka
Total Investment in BDT	:	BDT 4,70,100
Financing	:	Self BDT 2,70,100 (from existing business) 57% Required Investment BDT 2,00,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scale up by investment by existing goods like; Jug, Mug, Plate, Glass, Bowl, Bulky, Hanger, Dry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc.</li><li>▪Average 20% gain sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects goods from savar, Dhaka.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

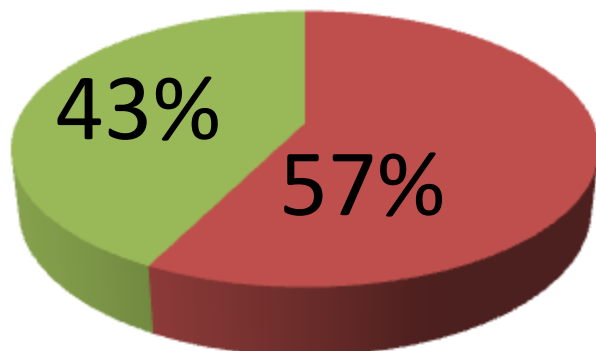
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Jug, Mug, Plate, Glass, Bowl, Bulky, Hanger, Dry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Jug, Mug, Plate, Glass, Bowl, Bulky, Hanger, Dry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		6,000	72,000
Entertainment		300	3,600
Guard		200	2,400
Others		500	6,000
<b>Total fixed Cost (D)</b>		<b>11,600</b>	<b>139,200</b>
<b>Net Profit (E) [C-D]</b>		<b>9,400</b>	<b>112,800</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Jug, Mug, Plate, Glass, Bowl, Bulky, Hanger, Dry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc	2,20,000	50,000	4,20,000
Umbrella	-	1,00,000	1,00,000
Fan	-	50,000	50,000
Security	50,000	-	50,000
<b>Total</b>	<b>2,70,000</b>	<b>2,00,000</b>	<b>4,70,000</b>

## Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 200,000
- Total 470,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Jug, Mug, Plate, Glass, Bowl, Bulky, Hanger, Dry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>					
Jug, Mug, Plate, Glass, Bowl, Bulky, Hanger, Dry pan, Jar, Plastic box, Hotpot, Rack, Spoon etc	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		800	9,600	10,000	10,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		2,500	30,000	32,000	34,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff) (1)		4,000	48,000	48,000	48,000
Entertainment		500	6,000	6,500	7,000
Guard		200	2,400	2,600	2,800
Others		600	7,200	8,000	9,000
<b>Total Fixed Cost</b>		<b>18,150</b>	<b>217,800</b>	<b>222,100</b>	<b>226,800</b>
<b>Net Profit (E) [C-D]</b>		<b>17,850</b>	<b>214,200</b>	<b>231,500</b>	<b>249,480</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	214,200	231,500	249,480
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		134,200	285,700
	<b>Total Cash Inflow</b>	<b>414,200</b>	<b>365,700</b>	<b>535,180</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>134,200</b>	<b>285,700</b>	<b>455,180</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures









































# FAMILY PICTURE

