

Proposed NU Business Name: **M/S RIPON OTOS**



Project identification and prepared by: Md .Mokter,
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHREE RIPON CHANDRA
Age	:	13-10-19991(26 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	02 Brother & 02 Sister
Address	:	Vill: Nihali, P.O: Altafnagor, Thana: Dupchciya, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHREEMOTI PORNIMA RANI
(iii) Father's name	:	SHREE JOGOL CHANDRA BARMAN
(iv) GB member's info	:	Branch: Choumohoni, Centre # 6(Female), Member ID: 1102/5, Group No: 01 Member since: 01-01-2003(15Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 40,000, Outstanding loan: BDT:33,400
(v) Who pays GB loan installment	:	Father
(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	:	04 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-778583
Mother's Contact No.	:	01733-009246
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adamdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHREEMOTI PORNIMA RANI joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S RIPON OTOS
Location	:	Kundogram, Adamdighi, Bogra
Total Investment in BDT	:	BDT140,0 00/-
Financing	:	Self BDT 100,000/- (from existing business) 71% Required Investment BDT 40,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Bogra▪Agreed grace period is 3 months.

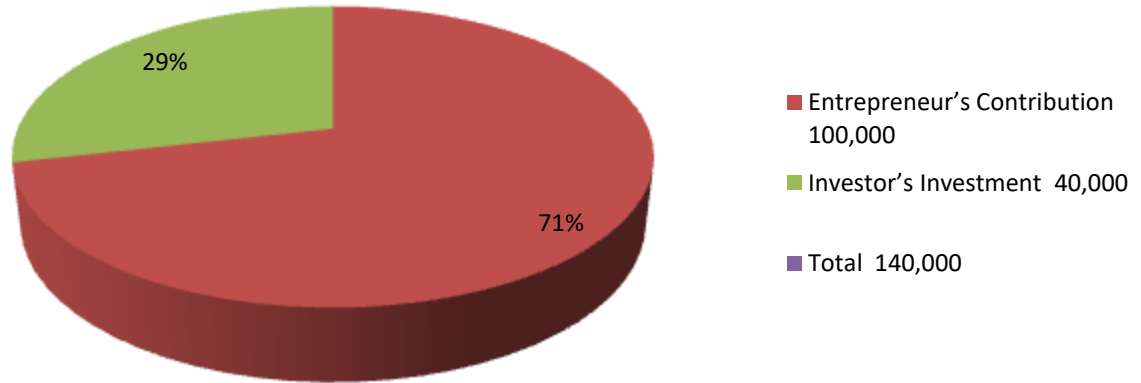
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mobile,Tueyob etc	2,000	60000	720000
Total Sales (A)	2,000	60000	720000
Less Variable Expense			
	1400	42000	504000
Total variable Expense (B)	1,400	42000	504000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		500	6000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		6,000	72000
Entertainment		200	2400
Genarator		0	0
Mobile bill		200	2400
Total fixed cost (D)		12,900	154800
Net Profit (E)= [C-D]		5,100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Moble	50	400	20000	50	400	20000	40,000
Tuyob	20	300	6,000	20	300	6,000	12,000
Plag	50	200	10,000				10,000
Break Shoe	20	300	6,000		0	0	6,000
Mile miter	20	250	5,000	20	250	5,000	10,000
Plas Cable	20	250	5,000			0	5,000
Balp	30	100	3,000			0	3,000
Other			20,000			9,000	9200
Security		0	25,000	0	0	0	80,000
Total	210	1800	100,000	160	1,150	40,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
	3,000	90000	1080000	1134000	1190700
Total Sales (A)	3,000	90000	1080000	1134000	1190700
Less Variable Expense				0	0
	2100	63000	756000	793800	833490
Total variable Expense (B)	2,100	63000	756000	793800	833490
Contribution Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Variable Expense				0	0
Rent		500	6000	6300	6615
Electricity bill		500	6000	6300	6615
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		6000	72000	75600	79380
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		0	0	0	0
Mobile bill		300	3600	3780	3969
Total fixed cost (D)		13,000	156000	163800	171990
Net Profit (E)= [C-D]		14,000	168000	176400	185220
Investment Payback			16,000	16,000	16,000

Cash flow projection on business plan (rec. & Pay)

SR#	<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	40,000		
1.2	Net Profit	168000	176400	185220
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		152,000	464,400
	Total Cash Inflow	208,000	480,400	649,620
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	152000	464400	633620

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Kundogram, Adomdighi,
Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Mobil
Super AT

Handwritten text on a blue notice board, including a list of items and prices.



FAMILY PICTURE

