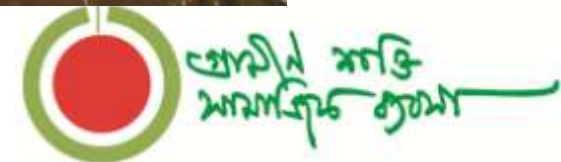


**Proposed NU Business Name: RIPON GORUR KHAMAR**



Project identification and prepared by: Md Saiduzzaman sadhin,  
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti  
Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. RIPON HOSEN</b>
Age	:	01/01/1988(29 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	1son.
No. of siblings:	:	2 brothers
Address	:	Vill:koromja , P.O: bagdhani, P.S:Poba, Dist: Rajshahi
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>MST. MOMENA BEGUM.</b>
(iii) Father's name	:	<b>MD.JALAL UDDIN</b>
(iv) GB member's info	:	Branch hujuripara,Poba Centre # 35(Female), Member ID: 8555, Group No: 10 Member since:1990- <i>at present</i> ) First loan: BDT 2,000/=
Further Information:		Existing Loan: BDT 2,00,000/= . Outstanding loan: 14480/=
(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	:	16 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-732906.
Mother's Contact No.	:	01751-655139.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.MOMENA BEGUM.** joined Grameen Bank since 27 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RIPON GORUR KHAMAR</b>
Location	:	Koromja, Bagdhani.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15*15=225 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing like cow.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ The farm is own.</li><li>▪ Agreed grace period is 3 months.</li></ul>

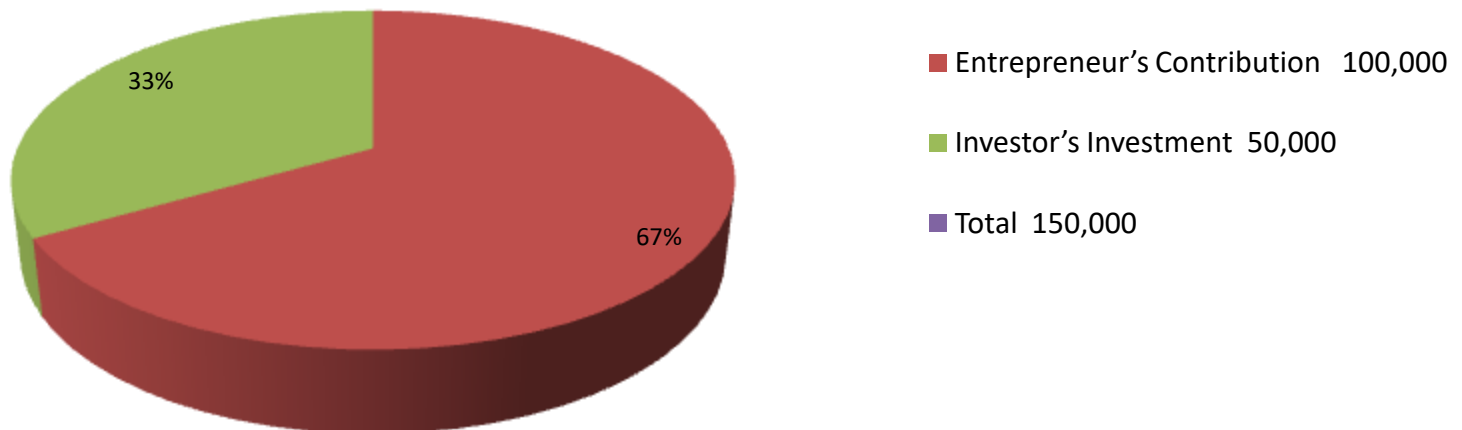
## Existing Business (BDT)

Particular	Daily	3 Monthly	Yearly
<b>Revenue (sales)</b>			
Milk sales		150000	600,000
<b>Total Sales (A)</b>		150000	600,000
<b>Less. Variable Expense</b>			
Milk sales		130,000	520,000
<b>Total variable Expense (B)</b>		130,000	520,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		20,000	80,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill			
Mobile Bill		900	3600
Salary (self)		15000	60000
Guard			
Transportation		1500	6000
Entertainment			
Salary (staff)			
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>17400</b>	<b>69600</b>
<b>Net Profit (E) [C-D]</b>		<b>2600</b>	<b>10400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Total
Cow	100,000		100,000
Cow purchess		50000	50000
total	100,000	50,000	150,000

## Source of Finance



## Financial Projection (BDT)

Particular	3 Month	6 Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Cow sales	160000	320000	640000	672000	705600
<b>Total Sales (A)</b>	160000	320000	640000	672000	705600
<b>Less. Variable Expense</b>					
Cow sales	30000	60000	120000	126000	132300
<b>Total variable Expense (B)</b>	30000	60000	120000	126000	132300
<b>Contribution Margin (CM) [C=(A-B)]</b>	30000	60000	120000	126000	132300
<b>Less. Fixed Expense</b>					
Rent					
Electricity Bill					
Mobile Bill	300	1800	3600	3600	3600
Salary (self)	5000	30000	60000	60000	60000
Transportation	500	3000	6000	6000	6000
Entertainment					
Salary (staff)					
Security Gard					
Bank service Charge					
<b>Total Fixed Cost</b>	<b>17400</b>	34800	69600	69600	69600
<b>Net Profit (E) [C-D]</b>	<b>12600</b>	25200	50400	56400	62700
<b>Investment Payback</b>			20000	20000	20000



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

<b>Sl #</b>	<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>
1	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	<b>50,000</b>		
1.2	Net Profit	50400	56400	62700
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>30400</b>	<b>66800</b>
	<b>Total Cash Inflow</b>	<b>100,400</b>	<b>86800</b>	<b>129500</b>
2	<b>Cash Outflow</b>			
2.1	Purchase of Product	<b>50,000</b>		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>20,000</b>	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
3	<b>Net Cash Surplus</b>	<b>30,400</b>	<b>66800</b>	<b>109500</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of kamar; -Koromja, Bagdhani.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











# FAMILY PICTURE

