

Proposed NU Business Name: M/S RIPON POSHU PALON



Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RIPON MIAH
Age	:	19-04-1996(22Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Bharatoil ;P.O: Bharatoil P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANNA KHATUN
(iii) Father's name	:	MD. ATIKUL ISLAM
(iv) GB member's info	:	Branch: Shakhipur, Centre # 03 (Female), Member ID: 1066, Group No: 01 Member since:01-01-2007(10 Years) First loan: BDT 10,000/- Existing loan: BDT 100,000/- Outstanding loan: BDT 64,494
Further Information:		
(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 & Skill	:	08 years of business experience.
Own Business and Training Info	:	08 years experience in running business. Yes, He has 8 years training
Other Own/Family Sources of Income	:	Yes, he has a track.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795-313243
Mother's Contact No.	:	01735-052354
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANNA KHATUN joined Grameen Bank since 10 years ago. At first she took 10,000 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 POSHU PALON
Location	:	Vill: Bharatoil ;P.O: Bharatoil P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 2,25,000/-
Financing	:	Self BDT 1,55,000(from existing business) 87% Required Investment BDT 70,000(as equity) 13%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	28 ft x 16 ft= 448 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cow, Calf, Ox, Milk.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Bharatoil in Tangail.▪Agreed grace period is 3 months.

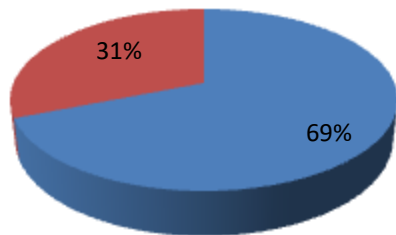
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
	1,800	54,000	648,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
	1,260	37,800	453,600
Total variable Expense (B)	1,260	37,800	453,600
Contribution Margin (CM) [C=(A-B)]	540	16,200	194,400
Less. Fixed Expense			
Rent		0	0
Electricity Bill		600	7,200
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		0	0
Gird		0	0
Generator		0	0
Mobile bill		600	7,200
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		10,000	120,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	1	50000	50000	Cow	1	70000	70,000	120,000
Calf	2	40000	80000		0	0	0	80,000
Ox	1	25000	25000		0	0	0	25,000
Total			155000			70000	70,000	225,000

Source of finance



- Entrepreneur investment 155,000
- Investore investment 70,000
- Total investment 225,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Milk	1120	33600	403200	423360	444528
Total Sales(A)	1120	33600	403200	423360	444528
Less Variable Expense (B)					
straw,rice,brain,etc	157	4704	56448	59270.4	62234
Total Variable Expense	157	4704	56448	59270.4	62234
Contributon Margin (CM) [C=(A-B)]	963	28896	346752	364089.6	382294
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		600	7200	86400	1036800
Transportaion		0	0	0	0
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		600	7200	0	0
Total Fixed Cost (D)		6200	74400	146400	1096800
Net Profit (E)= [C-D]		22696	272352	285969.6	300268
Investment Pay Back			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	272,352	285969.6	300268.08
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		244352	502321.6
	Total Cash Inflow	342,352	530,322	802,590
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	244,352	502,322	774,590

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







