

Proposed NU Business Name: RIPON MIAH LUNGI



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Brief Bio of The Proposed Nobin Udyokta

Name	:	RIPON MIAH
Age	:	03-02-1982 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Chokoria, P.O: Patil jhap, P.S: Nobabgonj, 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	:	ROWSHONA
(iii) Father's name	:	ANIS
(iv) GB member's info	:	Branch: Sholla Nobabgonj, Centre # 15(Female), Member ID: 2007, Group No: 05 Member since: 1992 -2000(8Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has 3 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-115618
Mother's Contact No.	:	01778-661210
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROWSHONA joined Grameen Bank since 08 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIPON MIAH LUNGI
Location	:	Chokoria , Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 360,000/-
Financing	:	Self BDT 290,000/-(from existing business) 81% Required Investment BDT 70,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24ft x 20ft= 480 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Lungi .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees.▪The shop is own.▪Collects goods from Joyppara.▪Agreed grace period is 3 months.

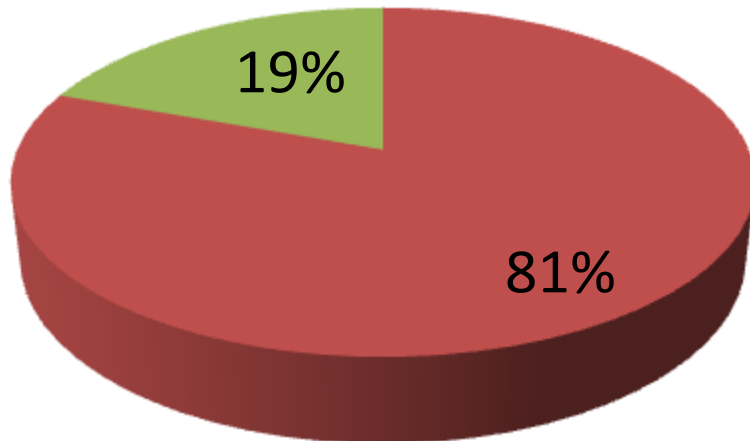
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
lungi		150000	1800000
Total sales (A)		150000	1800000
Less Variable Exp.			
lungi		120000	1440000
Total Variable exp. (B)		120000	1440000
Contribution Margin CM [C= (A-B)]		30000	360000
less fixed exp.			
Electricity bill		400	4800
Transportation		2000	24000
Salary (self)		5000	60000
Salary (staff)		15000	180000
Entertainment		300	3600
Mobile		300	3600
total fixed cost (D)		23000	276000
Net profit (E) [C-D]		7000	84000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Lungi	80	3000	240,000			0	240,000
Yarn	100	500	50,000	100	400	40,000	90,000
Cloth			0	100	300	30,000	30,000
Total	180		290,000	200		70,000	360,000

Source of Finance



- Entrepreneur's Contribution 290,000
- Investor's Investment 70,000
- Total 360,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
lungi		183000	2196000	2305800	2421090
Total Sales (A)		183000	2196000	2305800	2421090
less variable Expenses					
lungi		146400	1756800	1844640	1936872
Total variable Expenses (B)		146400	1756800	1844640	1936872
Contribution Margin (CM)= (A-B)		36600	439200	461160	484218
Less Fixed Expenses					
Electricity bill		400	4800	4800	4800
Transportation		2210	26520	26520	26520
Salary (self)		5000	60000	60000	60000
Salary (staff)		15000	180000	180000	180000
Entertainment		350	4200	4200	4200
Mobile		400	4800	4800	4800
Total Fixed Cost		23360	280320	280320	280320
Net Profit (E) (C-D)		13240	158880	180840	203898
Investment Payback			28000	28000	28000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	158,880	180,840	203898
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		130,880	283720
	Total Cash Inflow	228880	311720	487618
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	28000	
3	Net Cash Surplus	130,880	283720	459618

SWOT ANALYSIS

STRENGTH

Employment: Self: 03 Family:0 Others:0
Experience & Skill : 10 Years:03
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

















FAMILY PICTURE

