

Proposed NU Business Name: TRIPATI & AMRITA DOSHKORMO VANDAR



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	UDOY KUMAR TRIPATI
Age	:	01-01-1989(29 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Bother
Address	:	Vill: Jelepara P.O: Taherpur Thana: Bagmara 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	:	MALA RANI TRIPATI
(iii) Father's name	:	VOBESH CHANDRA TRIPATI
(iv) GB member's info	:	Branch: Sripur, Baghmara Centre # 36 (Female), Member ID:3539, Group No: 06 Member since: 02-08-2014 (03Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 4000, Outstanding loan: BDT: 3912
(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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. 5 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737917660
Mother's Contact No.	:	01719355240
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALA RANI TRIPATI joined Grameen Bank since 03 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

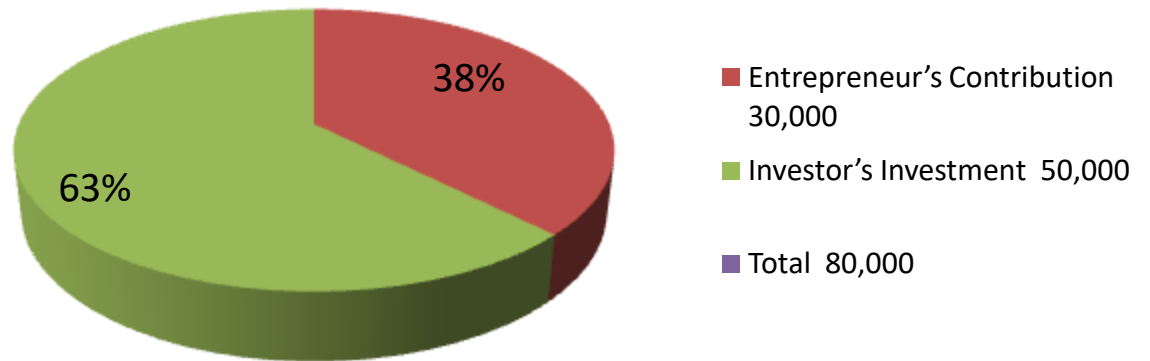
Proposed Nobin Udyokta Business Info

Business Name	:	TRIPATI & AMRITA DOSHKORMO VANDAR
Location	:	Jelepara, Taherpur,baghmara,Rajshahi
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x10ft= 150 sft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Clay made Untensils etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Taherpur.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
;Clay made Untensils etc.	700	21000	252000
	0	0	0
Total Sales(A)	700	21000	252000
Less Variable Expense (B)			0
;Clay made Untensils etc.	350	10500	126000
Total Variable Expense	350	10500	126000
Contributon Margin (CM) [C=(A-B)]	350	10500	126000
Less Fixed Expense			
Rent			0
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment			0
Guard			0
Generator			0
Mobile Bill		200	2400
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
;Clay made Untensils etc.			30,000			50,000	80,000
	0	0	30,000	0	0	50,000	80,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Clay made Untensils etc.	1100	33000	396000	415800	436590
0	0	0	0	0	0
Total Sales(A)	1100	33000	396000	415800	436590
Less Variable Expense (B)					
Straw, Bran, Medicine etc	550	16500	198000	207900	218295
Total Variable Expense	550	16500	198000	207900	218295
Contributon Margin (CM) [C=(A-B)]	550	16500	198000	207900	218295
Less Fixed Expense					
Rent		300	3600	3600	3600
Electric Bill		500	6000	6300	6600
Transportaion		5000	60000	63000	66150
Salary (Self)		0	0	0	0
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		0	0	100	200
Total Fixed Cost (D)		6000	69600	73000	76550
Net Profit (E)= [C-D]		10500	126000	132300	138915
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	126,000	132300	138915
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106000	218300
	Total Cash Inflow	176,000	238,300	357,215
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	106,000	218,300	337,215

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

