

## Proposed NU Business Name: **RIPON FURNITURE MART**



Project identification and prepared by: Mst. Mahfuza Khatun  
Sokhipur Unit  
Project verified by: Md. Shamsul Arefin



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>RIPON MIAH</b>
Age	:	10-01-1985 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Sons 1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill:Ghonarchala P.O: Kochua 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	:	<b>EYATON</b>
(iii) Father's name	:	<b>A. KADER</b>
(iv) GB member's info	:	Branch: Kochua, Centre # 2(Female), Member ID: 1046/1, Group No: 02 Member since: 1992 to 2017 (25 Years) First loan: BDT 1,500/- Existing loan : BDT 80,000/- Outstanding loan: BDT 13,120/-
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.)	:	Yes
Business Experiences & Skill Own Business and Training Info	:	8 years of business experience. 7 years experience in running business. He has 7 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01626-192662
Family's Contact No.	:	01770-449105
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**EYATON** joined Grameen Bank for 25 years. At first she took BDT 1,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

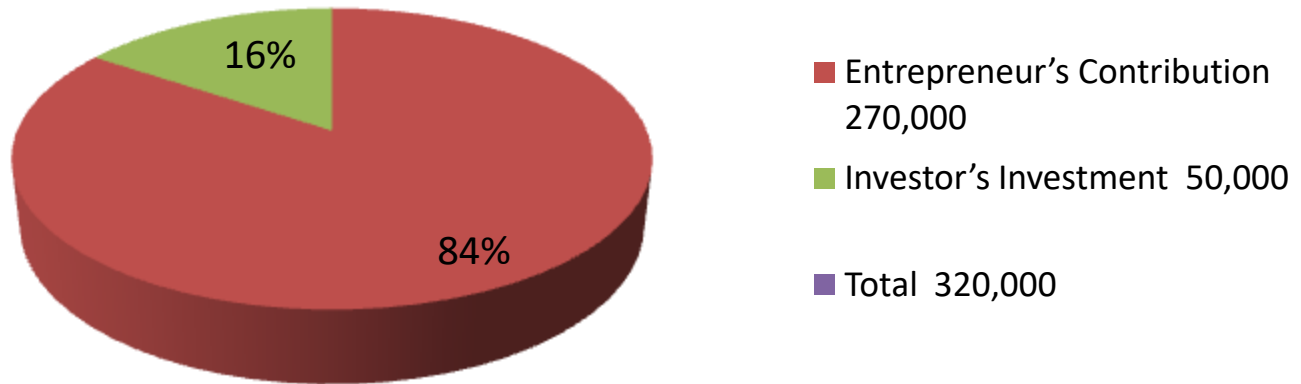
Business Name	:	<b>RIPON FURNITURE MART</b>
Location	:	Kalia Bazar
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 270,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in Furniture &amp; Wood Items</li><li>▪Average 30% gain on sales.</li><li>▪The business is operated by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Sokhipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Furniture Items	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Furniture Items & Wood	1750	52500	630000
Total Variable Expense	1750	52500	630000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		0	0
Electric Bill		400	4800
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		5900	70800
Net Profit (E)= [C-D]		16600	199200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bed	1	15,000	15,000				15,000
Showcase	1	35,000	35,000				35,000
Dressing Table	1	20000	20,000				20,000
Wood			200,000			50,000	250,000
			<b>270,000</b>			<b>50,000</b>	<b>320000</b>

### Source Of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Furniture Items	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
Furniture Items & Wood	2450	73500	882000	926100	972405
<b>Total Variable Expense</b>	<b>2450</b>	<b>73500</b>	<b>882000</b>	<b>926100</b>	<b>972405</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>	<b>396900</b>	<b>416745</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Genarator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>5900</b>	<b>70800</b>	<b>71200</b>	<b>71600</b>
<b>Net Profit (E)= [C-D]</b>		<b>25600</b>	<b>307200</b>	<b>322560</b>	<b>338688</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



### 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	307,200	322560	338688
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		287200	589760
	<b>Total Cash Inflow</b>	<b>357,200</b>	<b>609,760</b>	<b>928,448</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>287,200</b>	<b>589,760</b>	<b>908,448</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 8 Years;  
Own Business: 8 Years;  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# গ্রামীণ শক্তি সামাজিক ব

## প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের

প্রকল্পের নাম: রিপন সার্ভিসেস্ ফোর্ট  
ইউনিটের নাম: স্বাধীনসূত্র

প্রকল্প প্রস্তাব গ্রহণের তারিখ:

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:  
নাম: রিপন রিপন

বয়স: ৩২ বছর      জন্ম তারিখ: ১০/০৯/১৯৮৮

জাতীয় পরিচয়পত্র:

স্বাক্ষরিত যোগ্যতা: ৫ম স্তর

সাময়িক অবস্থা: বিবাহিত

সন্তানের সংখ্যা: ২ জন

বোনদের সংখ্যা: ১ জন







