Ripa Packaging And Box House



Project by- Md. Rokhan Khan

Identified By - Md.Alhaz Sarkar Verified by- Md. Ruhul Amin

Madhobpur Unit Area 4

GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Rokhan Khan		
Age	:	03-02-1987 (30 Years)		
Marital status	:	Unmarried		
Children	:	No Son No Doaughter		
No. of siblings:	:	03 Brothers 1 Sisters		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father Murshida Begum Md. Abu Ali Branch: Adaour Centre: 9/m Group no:09 Loanee no.:4839/2 Member since:1998-2015 First loan:2000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF	: :	Existing loan: N/A Outstanding: N/A N/A N/A N/A		
Education	:	Class. S.S.C		

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Paper box making business
Initial Investment	:	60,000
Trade License		350 (2017-2018)
Business Experience And Training Info	:	05 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01760304947
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1998-2015 (17 years). At first She took 2,000 taka from GB. GB Borrower invested GB Loan in business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ripa Packaging And Box house
Address/ Location	:	Satbrogo, Bijoynogor,Bramonbaria
Total Investment in BDT	:	6,22,000
Financing	:	Self BDT- 5,62,000 /-(from existing business) 90% Required Investment BDT-60,000 /-(as equity) 10%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business (i)% of present gross profit margin (ii) Estimated %of proposed gross profit margin (iii) Agreed grace period	:	8 % 8% 1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Items-5,60,000 Decartion-2,000	5,62,000		5,62,000
Proposed items:		60,000	60,000
Total Capital	5,62,000	60,000	6,22,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name	Unit (Quantity)	Amount		
Cutting Machine		2,10,000		
Roller Machine		50,000		
Grea-Board		2,00,000		
Level		1,00,000		
Total Present Stock		5,60,000		

Proposed items				
Product Name	Unit (Quantity)	Amount		
Level		35,000		
Grea-Board		20,000		
Gum		5,000		
Total Proposed items		60,000		

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)		
Particulars	Daily	Monthly	Yearly
Sales (A)	20,000	6,00,000	72,00,000
Less: Cost of sales (B)	18,400	5,52,000	66,24,000
Profit (C) [C=(A-B)]	1,600	48,000	5,76,000
Less: Operating Costs			
Electricity bill		300	3,600
Night guard bill			
Shop Rent			14,400
Mobile bill		400	4,800
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (04)		35,000	4,20,000
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		300	3,600
Non Cash Item:			
Depreciation Expenses(2,000)*10%		17	200
Total Operating Cost (F)		43,017	5,16,204
Net Profit (E-F):		4,983	59,796

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Ye	ear 1 (BDT)		Year 2 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	22,000	6,60,000	7,92,000	25,000	7,50,000	90,00,000
Less: Cost of Sale (B)	20,240	6,07,200	72,86,400	23,000	6,90,000	82,80,000
Profit (A-B)=(C)	1,760	52,800	6,33,600	2,000	60,000	7,20,000
Less: Operating Costs						
Electricity bill		400	4,800		400	4,800
Night guard bill						
Shop Rent		1,200	14,400		1,200	14,400
Mobile bill		500	6,000		400	6,000
Present salary/Drawings- self		7,000	84,000		7,500	90,000
Present Salary-Staff ()		36,000	4,32,000		37,000	4,44,000
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		400	4,800		400	4,800
Non Cash Item:						
Depreciation Expenses		17	200		17	200
Total Operating Cost		45,517	5,46,204		46,917	5,63,004
Net Profit (C-D) = (E)		7,283	87,396		13,083	1,56,996
GT payback			36,000			36,000
Retained Income:			51,396			1,20,996

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	87,396	1,56,996
1.3	Depreciation (Non cash item)	200	200
1.4	Opening Balance of Cash Surplus		51,996
	Total Cash Inflow	1,47,596	2,09,192
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	51,596	1,73,192

SWOT ANALYSIS

Strength

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

WEAKNESS

Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft
- Fire



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BOARD OF INTERMEDIATE AND SECONDARY EDUCATION, SYLHET BANGLADESH

Section 58 1111121

No Note Highly



Registration No. 520/96/2002-03

SECONDARY SCHOOL CERTIFICATE EXAMINATION, 2006

Group: Managha

This is to certify that Rober Rose

son daughter of Ald Alia Alia Khan

and Muchelo Begon

01 Madhalpur Peter High Folial Madhal Per

bearing Roll Madhalpur-t

310157

duly passed the

Secondary School Certificate Examination held in the month of March - April 2005

and secured G.P.A. 2.00 in the scale of 5.00

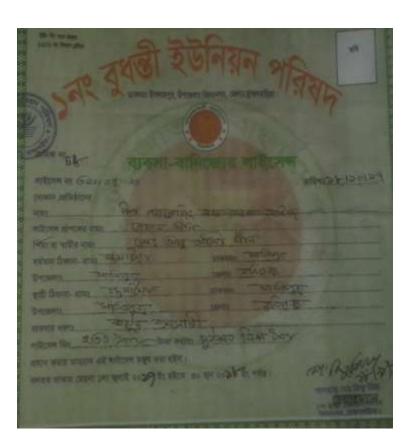
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