

# Proposed NU Business:RIPON TELECOM



Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique

**Grameen Shakti  
Samajik Byabosha Ltd.**

### Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>RIPON KUMAR SARKAR</b>
Age	:	04-05-1991 ( 28 Years)
Education, till to date	:	H,S,C
Marital status	:	UN Married
Children	:	0 Dauther 0 Son
No. of siblings:	:	1 Brothers 0 Sisters
Address	:	Vill: POST GOYHATA ,P.O:GOYHATA,P.S: Nagarpur, 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 :KANA RANI	:	
(iii) Father's name:KHAGENDRO CHONDRO SARKAR	:	Branch: GOYHATA BRANCH Centre # 14/M (Female), Member ID: 6769/1 Group No:03 Member since: 07-02-2012( 6Years) First loan: BDT = 5000 Last LAN :40000
(iv) GB member's info	:	Outstanding loan:= 12250

#### Further Information:

(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA TMSS BURO etc	:	

## ***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	:	0 years of business experience.
Own Business and Training Info	:	05years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733296389
Family's Contact No.	:	01733296389
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST :KANA RANI** joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

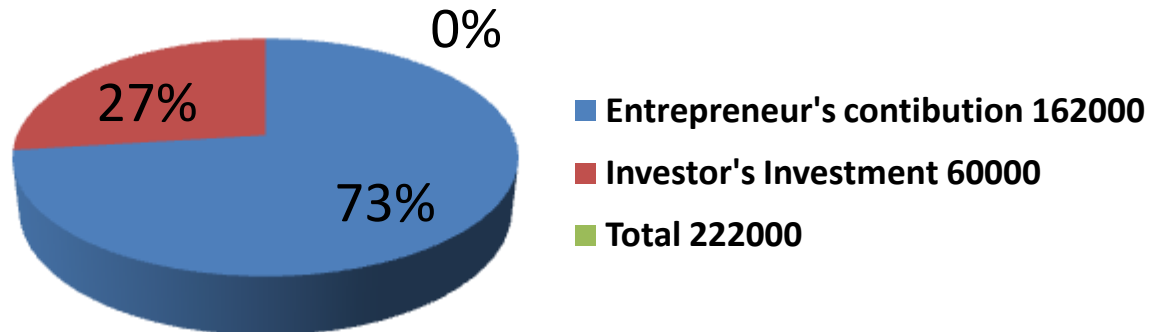
Business Name	:	<b>RIPON TELECOM</b>
Location	:	GOYHATA ROARD NAGARPUR TANGAIL .
Total Investment in BDT	:	BDT 2,22,,000/-
Financing	:	Self BDT 1 62,000/- (from existing business) 73% Required Investment BDT 60,000/- (as equity) 27 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12ft= 144square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; BAKAISH , BATARI CHARGAR , BALP , BOX SPEKAR , ELECTRICT PANAL , SWICE SOKATE HOLDAR , TAR , etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing <b>no</b> employee.</li> <li>▪The shop is RENT .</li> <li>▪Collects goods from top soil</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
`ELECTRICT ITEM	3,000	90,000	1,080,000
Servicing	0	0	0
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
`ELECTRICT ITEM	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		600	7,200
Electricity Bill		450	5,400
Transportation		100	1,200
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		100	1,200
Graud Bill		80	960
Generator Bill		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,630</b>	<b>79,560</b>
<b>Net Profit (E) [C-D]</b>		<b>11,370</b>	<b>136,440</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
batari	200	220	44000	batari	50	200	10,000	54,000
chargar	100	90	9000	chargar	50	200	10,000	19,000
balp	150	200	30000	balp	40	250	10,000	40,000
panel	10	1400	14000	bakish			20,000	34,000
swice	15	200	3000	swice	40	250	10,000	13,000
sokate	10	200	2000				0	2,000
holdar	15	200	3000				0	3,000
tar	7	1000	7000				0	7,000
spekar	20	1000	20000				0	20,000
Others		0	0	Others		0	0	0
Security of Shop		0	30000					30,000
Machinaries		0	0					0
<b>Total</b>			<b>162,000</b>				<b>60,000</b>	<b>222,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
electrict item	4000	120000	1440000	1512000
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>
<b>Less Variable Expense (B)</b>				
electrict item	<b>3200</b>	<b>96000</b>	<b>1152000</b>	1209600
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>
<b>Less Fixed Expense</b>				
Rent		600	7200	7200
Electric Bill		450	5400	64800
Transportaion		100	1200	1260
Salary (Self)		5,000	60000	60000
Salary (Staff)		0	0	0
Entertainment		100	1200	1200
Guard		80	960	960
Generator		100	1200	1200
Mobile Bill		200	2400	0
<b>Total Fixed Cost (D)</b>		<b>6630</b>	<b>78360</b>	<b>135420</b>
<b>Net Profit (E)= [C-D]</b>		<b>17370</b>	<b>208440</b>	<b>218862</b>
<b>Investment Pay Back</b>			<b>36,000</b>	<b>36,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	208,440	218862
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		172440
	<b>Total Cash Inflow</b>	<b>268,440</b>	<b>391,302</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>172,440</b>	<b>355,302</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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

**SIQ** Total  
Power  
Solution  
*Speaks Safety & Quality*



# রিপন টেলিকম

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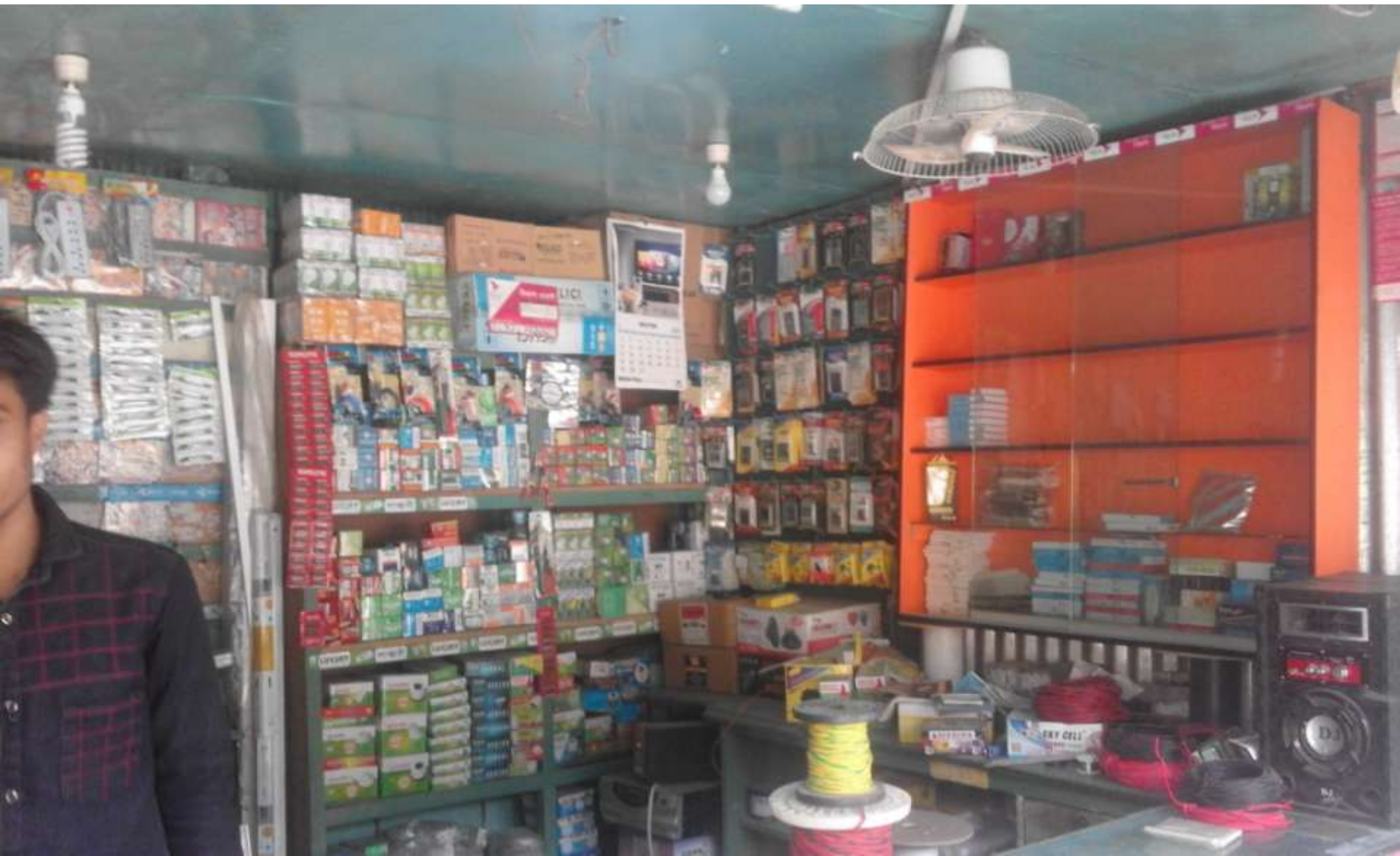














# FAMILY PICTURE

