

RIPON EMBROIDERY



Project Identification and Prepared by Md. Motiar Rahman, Dhigor Unit, Tangail
Project Verified by: Md.Rafiqua Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief bio of the proposed nobin udyokta

Name	:	MD.RIPON MIAH
Age	:	02-06-1988 (26 Years)
Education, till to date	:	Class Six
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Present Address	:	Vill: Choithatto P.O: Choithatto ar P.Ghatail 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	:	Mrs. RULIA BEGUM
(iii) Father's name	:	Mr. MD ABDUL HAQUE
(iv) GB member's info	:	Branch: Pakutia Ghatail, Centre: # 04 (Female), Member ID: 1584, Group No: 02 Member since:07-03-1985 (29Years)
Further Information:		First loan: 2,000 Taka.
(v) Who pays GB loan installment	:	Existing loan: 20,000 Taka Outstanding loan: 11,541 Taka 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.)	:	Nil
Business Experiences and Training Info	:	Ten years experience in running business. He has two year hand training from others embroidery Factory.
Other Own/Family Sources of Income	:	Father's income (Muri business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-205292
Father Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	RIPON EMBROIDERY
Location	:	Tilla Bazar Near Ghatail Cantonment, Tangail
Total Investment in BDT	:	BDT 3,20,000
Financing	:	Self BDT 1,70,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 8,000
Implementation	:	<ul style="list-style-type: none">▪Manufacturer of Embroidery Borka.▪Production cost of each burqa is BDT 500 and Selling at BDT 700.▪The business is operating by entrepreneur. Existing three artisans.▪After getting equity fund another one artisans will be appointed.▪The Borka is selling at Sadarghat Dhaka.▪Collects raw materials from Islampur Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rulia is a member of Grameen Bank since 29 years. At first she took 2,000 taka loan from Grameen Bank. Rulia gradually took loan from GB. Utilize loan in her husband broom producing Business. She also provide fund her son in Embroidery factory. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

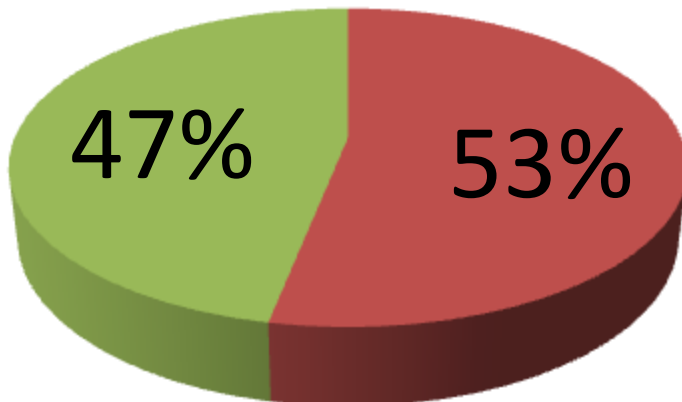
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Burqa (6 x 700)	4,200	126,000	1,512,000
Total Sales (A)	4,200	126,000	1,512,000
Less. Variable Expense			
Burqa (6 x 500)	3,000	90,000	1,080,000
Total variable Expense (B)	3,000	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less. Fixed Expense			
Rent		900	10,800
Electricity Bill		1,500	18,000
Mobile Bill		1,000	12,000
Transportation		3,000	36,000
Salary (self)		6,000	72,000
Salary (staff)(3)		12,000	144,000
Entertainment		400	4,800
Total fixed Cost (D)		24,800	297,600
Net Profit (E) [C-D]		11,200	134,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Finish product (Borca)	67,000	0	67,000
Button Chumki and Cotton	6,000	50,000	56,000
Borca Cloth	7,000	1,00,000	1,07,000
Embroidery machine	60,000	0	60,000
Security	30,000	0	30,000
Total	1,70,000	1,50,000	3,20,000

Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 150,000
- Total 320,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Burqa (10 x 700)	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Burqa (10 x 500)	5,000	150,000	1,800,000	1,890,000	1,984,500
Total variable Expense (B)	5,000	150,000	1,800,000	1,890,000	1,984,500
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000	756,000	793,800
Less. Fixed Expense					
Rent		900	10,800	10,800	10,800
Electricity Bill		1,500	18,000	19,000	20,000
Mobile bill & SMS Monitoring		1,250	15,000	15,500	16,000
Transportation		4,500	54,000	56,000	58,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff) (4)		20,000	240,000	240,000	240,000
Entertainment		500	6,000	6,500	7,000
Non Cash Item					
Depreciation		1,000	12,000	12,000	12,000
Total Fixed Cost		37,650	451,800	455,800	459,800
Net Profit (E) [C-D]		22,350	268,200	300,200	334,000
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	268,200	300,200	334,000
1.3	Depreciation (Non cash item)	12,000	12,000	12,000
1.4	Opening Balance of Cash Surplus		220,200	472,400
	Total Cash Inflow	430,200	532,400	818,400
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	220,200	472,400	758,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Scarcity of Labor

OPPORTUNITIES

Huge demand in the community
Location of factory;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures















FAMILY PICTURE

