

Ripon Mini Garments

রিপন মিনি গারমেন্টস

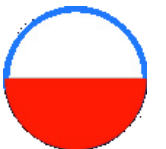
প্রোঃ রিপন কুমার পাল

জয়মন্টপ, সিংগাইব, মানিকগঞ্জ।

Projected by: Ripon Kumar Pal

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Verified By: A.S.M Shahidul Haque

Singair Unit
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--|---|--|
| Name | : | Ripon Kumar Pal |
| Age | : | 01-12-1985(30 years) |
| Marital status | : | Married |
| Children | : | N/A |
| No. of siblings: | : | 0 2 Brothers, 0Sister |
| 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. Kalpona Rani Pal |
| (iii) Father's name | : | Mr. hamol Kumar Pal |
| (iv) GB member's info | : | Branch: Boufal Centre 66/m Group no :05 Loanee no.: 8485 Member since 2009 (7 years , First loan: Tk. 10,000 Existing loan: N/A, Outstanding: N/A, Last loan: Tk.16000 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | N/A |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii)Any other loan like GCCN, GKF | : | N/A |
| (ix) Others | : | |
| Education | : | Class -5 |

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

| | | |
|--|----------------------|---|
| Present Occupation | : | Garments Business |
| Trade License/ Drug License | | 238/15-16 |
| Business Experience And Training Info | : : | 010 years |
| Other Own/Family Sources of Income | : | brother(same business at Bolyarpur) . |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | | |
| NU Project Source/Reference | : | GT Singair Unit, Manikgonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 2009 (7years). At first she took BDT 10,000 taka from GB. NU's brother invested GB Loan in his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|--|----------|---|
| Business Name | : | Ripon Mini Garments |
| Address/ Location | : | Joymontop Singair, Manikgonj. |
| Total Investment in BDT | : | BDT 3,50,000 |
| Financing | : | Self BDT 2,50,000 (from existing business) 71% Required Investment BDT 1,00,000/-(as equity) 29% |
| Present salary/drawings from business (estimates) | : | BDT 9000 |
| Proposed Salary | | BDT 9000 |
| Proposed Business | | |
| (i) % of present gross profit margin | : | 30% |
| (ii) Estimated % of proposed gross profit margin | | 30% |
| (iii) Agreed grace period | | 5 months |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|------------------------------------|---------------------------|------------------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| <p><u>Present Items:</u></p> <p>Decoration --- 50000 Various items 200000 (Enclosed In next Slide)</p> | 250000 | | 250000 |
| <p><u>Proposed items:</u></p> <p>Various items- 100000 (Inclosed In next Slide)</p> | | 100000 | 100000 |
| Total Capital | 250000 | 100000 | 350000 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Present Item | | |
|---------------------|-----------|--------|
| Cloth | 500kg*200 | 100000 |
| Shirt | 1000p*100 | 100000 |
| Total | | 200000 |

| Proposed Item | | |
|----------------------|--------------|--------------|
| Details | Price | Total |
| Cloth | 500kg*200 | 100000 |
| Total | | 100000 |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|--|-------------------------|---------|---------|
| | Daily | Monthly | Yearly |
| Sales (A) | 2500 | 75000 | 9000000 |
| <i>Less: Cost of sales (B)</i> | 1750 | 52500 | 630000 |
| Profit (C) [C=(A-B)] | 750 | 22500 | 270000 |
| <i>Less: Operating Costs</i> | | | |
| Electricity bill | | 3000 | 3600 |
| Generator bill | | 300 | 3600 |
| Mobile bill | | 500 | 3600 |
| Present salary/Drawings- self | | 9000 | 108000 |
| Staff salary-1 | | 3000 | 36000 |
| Others cost ((fees, Entertainment, TL renew) | | 500 | 6000 |
| Non Cash Item: | | | |
| Depreciation Expenses(6000*10% ,44000*15%) | | 600 | 7200 |
| <i>Total Operating Cost (F)</i> | | 16900 | 202800 |
| Net Profit (E-F): | | 5600 | 67200 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|---|--------------|---------|--------|--------------|---------|--------|--------------|---------|---------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Sales (A) | 2600 | 78000 | 936000 | 2700 | 81000 | 972000 | 2800 | 84000 | 1008000 |
| Less: Cost of Sale (B) | 1420 | 54600 | 655200 | 1890 | 56700 | 680400 | 1960 | 58800 | 705600 |
| Profit (A-B)=(C) | 780 | 23400 | 280800 | 810 | 24300 | 291600 | 840 | 25200 | 302400 |
| Gross Profit E= (C+D) | | | | | | | | | |
| <i>Less: Operating Costs</i> | | | | | | | | | |
| electricity bill | | 3000 | 3600 | | 3000 | 3600 | | 3000 | 3600 |
| Generate bill | | 300 | 3600 | | 300 | 3600 | | 300 | 3600 |
| Mobile bill | | 500 | 3600 | | 500 | 3600 | | 500 | 3600 |
| Present salary/Drawings- self | | 9000 | 108000 | | 9000 | 108000 | | 9000 | 108000 |
| Staff salary-1 | | 3000 | 36000 | | 3000 | 36000 | | 3000 | 36000 |
| Others cost (fees, Entertainment, TL renew) | | 500 | 6000 | | 500 | 6000 | | 500 | 6000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 600 | 7200 | | 600 | 7200 | | 600 | 7200 |
| Total operating cost | | 16900 | 202800 | | 16900 | 202800 | | 16900 | 202800 |
| Net Profit (C-D) = (E) | | 6500 | 78000 | | 7400 | 88800 | | 8300 | 99600 |
| GT payback | | 40000 | | | 40000 | | | 40000 | |
| Retained Income: | | 38000 | | | 48800 | | | 59600 | |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|--|---------------------|---------------------|---------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100000 | - | - |
| 1.2 | Net Profit | 78000 | 88800 | 99600 |
| 1.3 | Depreciation (Non cash item) | 7200 | 7200 | 7200 |
| 1.4 | Opening Balance of Cash Surplus | | 45200 | 101200 |
| 25 | Total Cash Inflow | 185200 | 141200 | 208000 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100000 | - | - |
| 2.2 | Payment of GB Loan | | - | - |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 40000 | 40000 | 40000 |
| | Total Cash Outflow | 140000 | 40000 | 40000 |
| 3.0 | Net Cash Surplus | 45200 | 101200 | 168000 |

SWOT Analysis

STRENGTH

**Long standing relationship with Grameen.
Well Known Person in locality.
Ownership of business**

WEAKNESS

lack of fund

OPPORTUNITY

Employment opportunity

THREATS

**theft
Natural climate
Fire
opponent party**



















সাইকেল ফি আদায় রেজিস্ট্রার



জয়মন্টপ ইউনিয়ন পরিষদ

ডাকঘর : জয়মন্টপ, উপজেলা : সিংগাইর, জেলা : মানিকগঞ্জ।

অর্থ বৎসর ২০১৪-২০১৫

তারিখ : ১৫/০৫/১৫

- ১। জন্মিক নং ৬৩
- ২। বই নম্বর ০০
- ৩। সাইকেল নম্বর ২৩৮
- ৪। প্রতিষ্ঠানের নাম নব্বিন্দা পরিষদ সার্বজনিক
- ৫। প্রতিষ্ঠানের ঠিকানা বঙ্গবন্ধু সড়ক নীচ পাড়া পোস্ট
- ৬। সাইকেলখারীর নাম নব্বিন্দা দুইতলা ক্যান
- ৭। নিজস্ব/খারীর নাম সায়দুল হুসেইন ক্যান
- ৮। স্থানীয় নাম জয়মন্টপ ক্যান
- ৯। ঠিকানা মেসারস নব্বিন্দা, বঙ্গবন্ধু সড়ক, সিংগাইর, মানিকগঞ্জ
- ১০। পেশার বর্ণনা এম্বিন্দা সার্বজনিক
- ১১। বেতন ০৩০-০৫-২০১৫ টাকা তারিখ পর্যন্ত বৈধ
- ১২। ফি প্রদানের পরিমাণ টাকা ২৬০০/-
- ১৩। কন্সার = ডিবি/১৫/১৫/১৫

প্রাপ্ত হয়ে তার ব্যবসা/পুষ্টি/পেশা চালিয়ে যাওয়ার জন্য এই সাইকেল প্রদান করা হলো।

স্বাক্ষর: [Signature]



স্বাক্ষর: [Signature] চেয়ারম্যান



*Thank
You!*