

## Proposed NU Business Name: **PAGLU ENTERPRISE**



Project identification and prepared by: Md Habibullah,  
Kaligonj Unit, Gazipur

Project verified by: Siddikur Rahman



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

Name	:	<b>SALAUDDIN PATHAN</b>
Age	:	01-02-1993 (24 Years)
Education, till to date	:	BBA
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Sisters
Address	:	Vill: Bosugao, P.O: Pubail, P.S: Gazipur Sadar, Dist: Gazipur
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>SALEHA KHATUN</b>
(iii) Father's name	:	<b>CHOFUR UDDIN PATHAN</b>
(iv) GB member's info	:	Branch: Pubail Gazipur, Centre # 19 (Female), Member ID: 1673, Group No: 01 Member since: 20-05-2004 (13 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 100,000, Outstanding loan: BDT 27,400/-
(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.)	:	Nil
Business Experiences and Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01932-523681
Mother's Contact No.	:	01725-814588
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALEHA KHATUN** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>PAGLU ENTERPRISE</b>
Location	:	Mirre Bazaar, Pubail, Gazipur Sadar
Total Investment in BDT	:	BDT 480,000/-
Financing	:	Self BDT 420,000/-(from existing business) 87% Required Investment BDT 60,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	6 ft x 08 ft= 48 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has a lace &amp; thread shop.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Gazipur.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

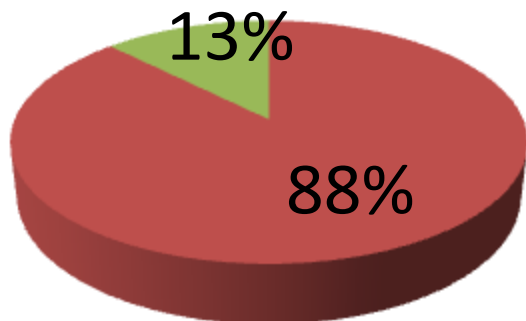
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Thread item	120,000	1,440,000
<b>Total Sales (A)</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>		
Thread item	102,000	1,224,000
<b>Total variable Expense (B)</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	800	9,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Guard	200	2,400
Rent	2,200	26,400
Generator	300	3,600
<b>Total fixed Cost (D)</b>	<b>8,800</b>	<b>105,600</b>
<b>Net Profit (E) [C-D]</b>	<b>9,200</b>	<b>110,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pesting	1	20000	20,000	0	0	0	20,000
Kon Thread	1	25000	25,000	0	0	0	25,000
Lace	1	100000	100,000	1	60000	60,000	160,000
Sewing thread	1	20000	20,000	0	0	0	20,000
Chain	1	10000	10,000	0	0	0	10,000
Button	1	10000	10,000	0	0	0	10,000
Others	1	15000	15,000	0	0	0	15,000
Security	1	220000	220,000	0	0	0	220,000
<b>Total</b>	<b>8</b>	<b>420000</b>	<b>420,000</b>	<b>1</b>	<b>60,000</b>	<b>60,000</b>	<b>480,000</b>

## Source of Finance



- Entrepreneur's Contribution 420,000
- Investor's Investment 60,000
- Total 480,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Thread item	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>	<b>1,984,500</b>
<b>Less. Variable Expense</b>				
Thread item	127,500	1,530,000	1,606,500	1,686,825
<b>Total variable Expense (B)</b>	<b>127,500</b>	<b>1,530,000</b>	<b>1,606,500</b>	<b>1,686,825</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	800	9,600	11,500	11,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Guard	200	2,400	3,000	3,500
Rent	2,200	26,400	26,400	26,400
Generator	300	3,600	3,600	3,600
<b>Total Fixed Cost</b>	<b>8,900</b>	<b>106,800</b>	<b>110,000</b>	<b>111,000</b>
<b>Net Profit (E) [C-D]</b>	<b>13,600</b>	<b>163,200</b>	<b>173,500</b>	<b>186,675</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	163,200	173,500	186,675
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		139,200	288,700
	<b>Total Cash Inflow</b>	<b>223,200</b>	<b>312,700</b>	<b>475,375</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)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>139,200</b>	<b>288,700</b>	<b>451,375</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

পাগলু একাধিকার হিজ  
PAGLU ENTER

Owner: Salauddin Pathan,  
Bachchan Street, Dhaka, Bangladesh.



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# FAMILY PICTURE

