

## Proposed NU Business Name: **M/S PAPON STORE**



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Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>ALAMGIR HOSHEN</b>
Age	:	04-01-1982 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers 4 Sisters
Address	:	Vill: Ratangonj, P.O: Ratangonj, P.S: Kalihati, 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	:	<b>ALO BEGUM (LATA)</b>
(iii) Father's name	:	<b>RAJU SAWDAGOR</b>
(iv) GB member's info	:	Branch: Nagbari Kalihati, Centre # 14(Female), Member ID: 6905/2 Group No: 04 Member since: 11-12-2006 (9 Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 18,000 , Outstanding loan: BDT 7,500
(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..	:	

## ***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	:	Six years experience in running business. He has four years training.
Other Own/Family Sources of Income	:	Business & Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794-680869
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

ALO BEGUM joined Grameen Bank since 9 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S PAPON STORE</b>
Location	:	Hamidpur Bazar, Tangail.
Total Investment in BDT	:	BDT 4,30,000
Financing	:	Self BDT 2,80,000(from existing business) 65% Required Investment BDT 1,50,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Glassy Bracelet, City gold, Chain, Necklace, Ring, Cosmetics, Bend, kids toy, wedding material.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka Chalk bazaar, Tati bazaar.</li><li>▪Agreed grace period is 4 months.</li></ul>

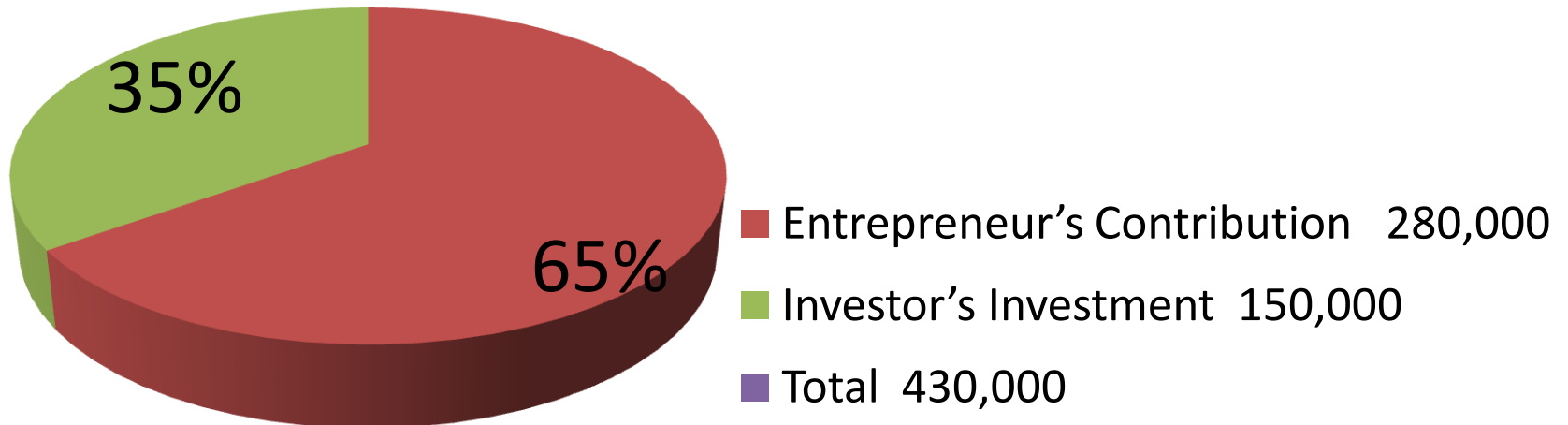
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cosmetic & Ornaments	2,200	66,000	792,000
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>
<b>Less. Variable Expense</b>			
Cosmetic & Ornaments	1,540	46,200	554,400
<b>Total variable Expense (B)</b>	<b>1,540</b>	<b>46,200</b>	<b>554,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity bill		700	8,400
Mobile Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		50	600
Others		200	2,400
<b>Total fixed Cost (D)</b>		<b>10,750</b>	<b>129,000</b>
<b>Net Profit (E) [C-D]</b>		<b>9,050</b>	<b>108,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Glassy Bracelet (400 x 90)	36,000	30,000	66,000
City gold item, Bracelet, Chain, Necklace, Ear ring etc	80,000	50,000	1,30,000
Cosmetics	80,000	50,000	1,30,000
Mehedi, Bend, Rubber,	40,000	-	40,000
Kids toy, wedding item	44,000	20,000	64,000
<b>Total</b>	<b>2,80,000</b>	<b>1,50,000</b>	<b>4,30,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cosmetic & Ornaments	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>	<b>1,270,080</b>
<b>Less. Variable Expense</b>					
Cosmetic & Ornaments	2,240	67,200	806,400	846,720	889,056
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>	<b>846,720</b>	<b>889,056</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>960</b>	<b>28,800</b>	<b>345,600</b>	<b>362,880</b>	<b>381,024</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity bill		700	8,400	9,000	10,000
Mobile Bill		400	4,800	5,500	6,000
Transportation		2,500	30,000	32,000	34,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,500	7,000
Guard		50	600	7,000	800
Others		200	2,400	3,000	3,500
<b>Total Fixed Cost</b>		<b>11,350</b>	<b>136,200</b>	<b>147,000</b>	<b>145,300</b>
<b>Net Profit (E) [C-D]</b>		<b>17,450</b>	<b>209,400</b>	<b>215,880</b>	<b>235,724</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</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	150,000		
1.2	Net Profit	209,400	215,880	235,724
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		149,400	305,280
	<b>Total Cash Inflow</b>	<b>359,400</b>	<b>365,280</b>	<b>541,004</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>149,400</b>	<b>305,280</b>	<b>481,004</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 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















































# FAMILY PICTURE

