

Proposed NU Business Name: **PAL FASHION**



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Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | SUBRATA PAL |
| Age | : | 05-04-1985 (31 Years) |
| Education, till to date | : | Class IX |
| Marital status | : | Married |
| Children | : | 01 Son |
| No. of siblings: | : | 01 Brothers 01 Sister |
| Address | : | Vill: Korotia P.O: Korotia P.S: Tangail , 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 | : | SUVAGGA PAL |
| (iii) Father's name | : | LATE ANANDA PAL |
| (iv) GB member's info | : | Branch : Korotia Tangail , Centre: 63 (Female), Member ID: 5760/1 , Group No: 06 Member since: 03-07-2002 (13 Years) First loan: BDT 3000 |
| Further Information: | | Existing loan: BDT 200000 Outstanding loan: BDT 28400 |
| (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.) | : | |
| Business Experiences and Training Info | : | 08 years experience in running business. 08 Years in own business. He has no training. |
| Other Own/Family Sources of Income | : | NA |
| Other Own/Family Sources of Liabilities | : | |
| Entrepreneur Contact No. | : | 01790-796076 |
| Family's Contact No. | : | 01745-687056 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUVAGGA PAL joined Grameen Bank since years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | PAL FASHION |
| Location | : | Korotia Baazar, tngail |
| Total Investment in BDT | : | BDT 5,20,000/- |
| Financing | : | Self BDT 420000/- (from existing business) 81% Required Investment BDT 100000/- (as equity) 19% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 20 ft x 07 ft= 140 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Pant, Sweater , Shirt , Baby dress etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months. |

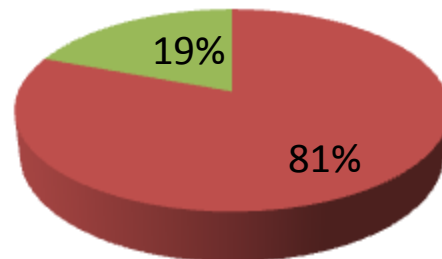
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|---------|---------|
| Revenue(Sales) | | | |
| Pant, Sweater , Shirt , Baby dress etc. | 2900 | 87000 | 1044000 |
| Total Sales (A) | 2900 | 87000 | 1044000 |
| Less Variable Expense | | | |
| Pant, Sweater , Shirt , Baby dress etc | 4320 | 129600 | 1555200 |
| Total variable Expense (B) | 4,320 | 129600 | 1555200 |
| Contribution Margin (CM) [C=(A-B) | 1,080 | 32400 | 388800 |
| Less Variable Expense | | | |
| Rent | | 4,500 | 54000 |
| Electricity bill | | 2500 | 30000 |
| Transportation | | 10,000 | 120000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 300 | 3600 |
| Guard | | 200 | 2400 |
| Generator | | 500 | 6000 |
| Mobile bill | | 500 | 6000 |
| Total fixed cost (D) | | 23,500 | 282000 |
| Net Profit (E)= [C-D] | | 8,900 | 106800 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|----------------|------------|------------|----------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Pant | 20 | 8000 | 160,000 | 200 | 200 | 40,000 | 200,000 |
| T shirt | 200 | 300 | 60,000 | 100 | 200 | 20,000 | 80,000 |
| Sweater | 100 | 300 | 30,000 | 100 | 200 | 20,000 | 50,000 |
| Three piece | 50 | 400 | 20,000 | 0 | 0 | 0 | 20,000 |
| Baby set | 200 | 300 | 60,000 | 100 | 200 | 20,000 | 80,000 |
| Shirt | 200 | 225 | 45,000 | 0 | | 0 | 45,000 |
| Others | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| Security | 1 | 25000 | 25,000 | 0 | 0 | 0 | 25,000 |
| Total | 772 | 0 | 420,000 | 500 | 0 | 100,000 | 520,000 |

Source of Finance



- Entrepreneur's Contribution 420,000
- Investor's Investment 100,000
- Total 520,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 |
|--|-------|---------|---------------|---------------|
| Revenue(Sales) | | | | |
| Pant, Sweater , Shirt , Baby dress etc | 6800 | 204000 | 2448000 | 2570400 |
| Total Sales (A) | 6800 | 204000 | 2448000 | 2570400 |
| Less Variable Expense | | | | |
| Pant, Sweater , Shirt , Baby dress etc | 5440 | 163200 | 1958400 | 2056320 |
| Total variable Expense (B) | 5,440 | 163200 | 1958400 | 2056320 |
| Contribution Margin (CM) [C=(A-B) | 1,360 | 40800 | 489600 | 514080 |
| Less Variable Expense | | | | |
| Rent | | 4,500 | 54000 | 54,000 |
| Electricity bill | | 2800 | 33600 | 34100 |
| Transportation | | 10,500 | 126000 | 126,500 |
| Salary (self) | | 5000 | 60000 | 60000 |
| Entertainment | | 300 | 3600 | 3600 |
| Guard | | 200 | 2400 | 2400 |
| Generator | | 500 | 6000 | 6000 |
| Mobile bill | | 600 | 7200 | 7300 |
| Total fixed cost (D) | | 24,400 | 286,800 | 287,900 |
| Net Profit (E)= [C-D] | | 16400 | 196800 | 226,180 |
| Investment Payback | | | 60,000 | 60,000 |

Cash flow projection on business plan (rec. & Pay)

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 196,800 | 226,180 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 136,800 |
| | Total Cash Inflow | 296800 | 362980 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60000 | 60000 |
| | Total Cash Outflow | 160,000 | 60000 |
| 3 | Net Cash Surplus | 136,800 | 302980 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

পাল ফ্যাশন

শ্রোঃ সুব্রত পাল

এখানে দেশী-বিদেশী সকল প্রকার
পোষাক বিক্রয় করা হয়।

স্কুল কলেজ রোড, করটিয়া, টাঙ্গাইল। মোবাঃ ০১৭৯৫-৪৬৮৯৩১, ০১৭৯০-৭৯৬০৭৬, ০১৭৩৩-৪৩৮৬৩৯

পাল ফ্যাশন

শ্রোঃ সুব্রত পাল

তষা



এখা
এবং

ল-কলেজ রোড করটিয়া













FAMILY PICTURE

