

# M/S . S.P ENTERPRIZE



প্রোঃ পারভেজ আলম

মোবা : 01924-404377

01923-464749

## মেসার্স এস.পি এন্টারপ্রাইজ

সকল প্রকার কনফেকশনারী টেশনারী সূচনা সামগ্রী  
পাইকারী ও খুচরা বিক্রয় করা হয়।

বিঃ দ্রঃ সকল প্রকার মালামাল অর্ডার ও সরবরাহ করা হয়।

Presented by

Md. Parvaz Alam

Nu Identified and PP Prepared by :

**Tanbidul Islam**

Verified By: Md. Nazrul Islam

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Parvaz Alam
Age	:	12 May 1990 (24years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brother- 01 , Sisters- 02
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. Akuti Begum
(iii) Father's name	:	Mr. Late Abdul Kuddus
(iv) GB member's info	:	Branch: Sonapur Centre # 02/ma, Loanee no.: 1586/1, Member since 18-10-1995, First loan: Tk. 2000/- Existing loan: N/A,                      Outstanding: N/A
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
	:	

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

Present Occupation	:	Distribution business
Business Experiences	:	<b>7 years</b>
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	<b>GT Ramgonj Unit Office, Laxmipur.</b>

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

**NU's Mother has been a member of Grameen Bank since 1995 . At first She took 2000/- from GB and loan utilized by her husband. NU also invested GB Loan in his shop. They also bought some agro- land. NU's mother gradually improved their life standard by using GB loan.**

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	M/S S. P. Enterprise
Address/ Location	:	Balua-Chowmohoni Bazer, Ramgong,Laximpur.
Total Investment in BDT	:	2,50,000/-
Financing	:	Self BDT 1,00,000 (from existing business) 40 % Required Investment BDT 1,50,000 (as equity) 60 %
Present salary/drawings from business (estimates)	:	8000 Taka
Proposed Salary		<b>8000 Taka</b>
Proposed Business		
(i) % of present gross profit margin	:	<b>15%</b>
(ii) Estimated % of proposed gross profit margin		<b>15%</b>
(iii) Agreed grace period		<b>5 months</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
<b>(i) <u>Different kind of stock items</u></b> Super Glue ,Tape, Schochtape,Tissue, Burma's Achar, Scale, Coal , Tooth brush, Paste, Blade, Razor, Candle, Lighter, Candy, Hair oil, Soap, Washing Powder, Jelly, and various electric items.	70000/-	-	
Furniture and decoration	10000/-	-	
Advance	20000/-	-	
Delivery Van (Vespa super)	-	80000/-	
Hair Oil (kumarika, Dabor Amla, Dulhan), Soap, Washing powder, Gaslight, Paper, Pencil, pen, Rubber, Cutter Vasmol and electronic goods	-	70000/-	
<b>Total Capital</b>	<b>100000/-</b>	<b>150000/-</b>	<b>250000/-</b>

# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3000	90000	1080000
<i>Less: Cost of sales (B)</i>	2550	76500	918000
<b>Gross Profit (C) [C=(A-B)]</b>	450	13500	162000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		200	2400
Generator bill		150	1800
Shop Rent		1000	12000
Night Guard bill		100	1200
Mobile bill		200	2400
Present salary/Drawings- self		8000	96000
Others cost (fees)		150	1800
<b>Non Cash Item:</b>			
Depreciation Expenses		125	1500
<b>Total Operating Cost (D)</b>		<b>9925</b>	<b>119100</b>
<b>Net Profit (C-D):</b>		<b>3575</b>	<b>42900</b>

# 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
Estimated Sales (A)	5000	150000	1800000	6000	180000	2160000	6000	180000	2160000
<i>Less: cost of sales (B)</i>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>5100</b>	<b>153000</b>	<b>1836000</b>	<b>5100</b>	<b>153000</b>	<b>1836000</b>
Gross Profit (C) [C=(A-B)]	750	22500	270000	900	27000	324000	900	27000	324000
<b>Less: Operating Costs</b>									
Electricity bill		200	2400		200	2400		200	2400
Generator bill		150	1800		150	1800		150	1800
Shop Rent		1000	12000		1000	12000		1000	12000
Night Guard bill		100	1200		100	1200		100	1200
Mobile bill		200	2400		200	2400		200	2400
Present salary/ Drawings- self		8000	96000		9000	108000		9000	108000
Salary- Employee(1)		4000	48000		5000	60000		5000	60000
Others cost (fees)		150	1800		150	1800		150	1800
<b>Non Cash Item:</b>									
Depreciation Expenses		1000	12000		1000	12000		1000	12000
<b>Total Operating Cost (D)</b>		<b>14800</b>	<b>177600</b>		<b>16800</b>	<b>201600</b>		<b>16800</b>	<b>201600</b>
<b>Net Profit (C-D):</b>		<b>7700</b>	<b>92400</b>		<b>10200</b>	<b>122400</b>		<b>10200</b>	<b>122400</b>
Pay back			60000			60000			60000
<b>Retained Income:</b>			<b>32400</b>			<b>62400</b>			<b>62400</b>



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3(BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit ( Ownership Tr. Fee added back)	<b>92400</b>	<b>122400</b>	122400
1.3	Depreciation (Non cash item)	1000	1000	1000
1.4	Opening Balance of Cash Surplus		33400	96800
	<b>Total Cash Inflow</b>	<b>243400</b>	<b>156800</b>	<b>220200</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	<b>210000</b>	<b>60000</b>	<b>60000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>33400</b>	<b>96800</b>	<b>160200</b>

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of Consumer goods.
- ✓ Central point of Baluya-chowmohoni Bazer.

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Theft



*Presented at*  
**2<sup>nd</sup> GT Executive SB Design Lab**  
on January 29, 2015 at GT Conference Room



**For more information**

**Grameen Trust**

**Phone No : 9017038**

**Md. Parvaz Alam**

**Cell No: 01924404377**