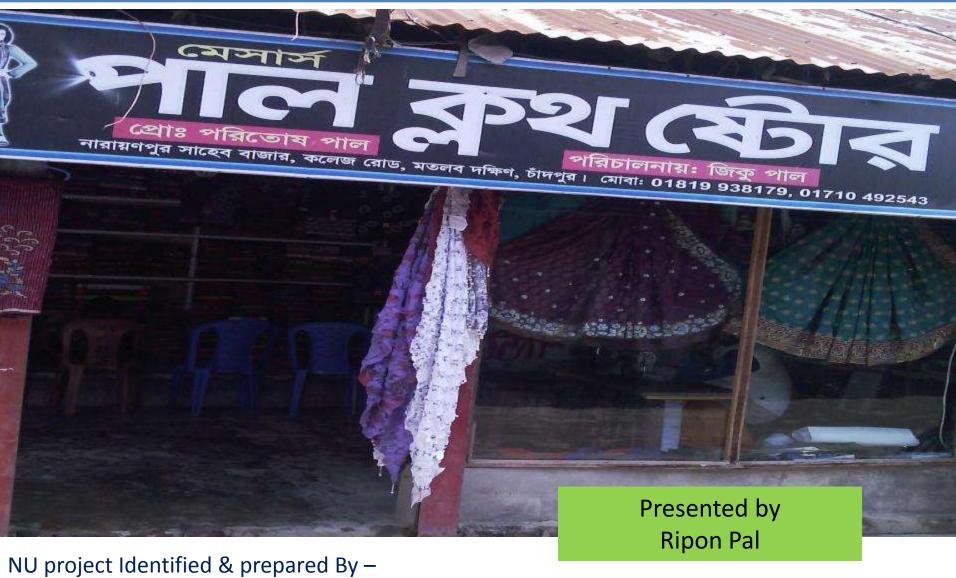
#### M/S Pal Cloth Store



Sonia Sultana (Chandpur Sadar Unit) Verified by- Md. Nazrul Islam



#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name		Ripon Pal
Age	• •	23-07-1987 (28 Years)
Marital status	• •	Unmarried
Children	• •	N/A
No. of siblings:	• •	2 brother & 2 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother   √  Father
(ii) Mother's name	:	Padma Rani
(iii) Father's name	:	Paritosh Pal
(iv) GB member's info	:	Branch-Narayonpur Centre70\m Loanee no.:8701
		Member since17-01-2007, First loan:Tk.10000
		Existing loan-80000Tk. Outstanding:34880tk.
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Class Ten

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

Present Occupation	:	Cloth Business
Trade license		312/15
Business Experiences and Training Info	:	10 Years
Other Own/Family Sources of Income	:	Father (agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT- Chandpur Sadar Unit
NU Contact Info	:	01819938179

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother started to take loan from GB since 2007. She took loan to support family cost and to generate income. They upgraded their living standard using GB loan.

#### PROPOSED NOBIN UDYOKTA BUSINESS INFO

<b>Business Name</b>	:	M/S Pal Cloth Store
Address/ Location	:	Narayonpur Bazar
Total Investment in BDT	<del> </del>	900000
Financing	:	Self BDT 600000 (from existing business) 66% Required Investment BDT 300000 (as equity) 34%
Present salary/drawings from business (estimates)	:	5000
Proposed Salary		5000
Proposed Business  (i) % of present gross profit margin  (ii) Estimated % of proposed gross profit margin  (iii) Agreed grace period	:	15% 15% 3 months

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total
<ul> <li>(i) Present items:</li> <li>(ii) Sharee ( print, Hand work, Jorjet, Control Jamdani, Tangail )-</li> <li>(iii) Three piece -</li> <li>(iv) Gojj Cloth-</li> <li>(v) Garments Cloth-</li> <li>(vi) Shirt piece</li> <li>(vii) Pant piece -</li> <li>(viii) Net Scarf, others cloths -</li> <li>(ix) Furniture (Rack, fan, Decoration )</li> </ul>	200000 60000 70000 100000 20000 20000 80000	600000		600000
(ii) Proposed items: Various Sharee- Garments cloth- Three piece- Pant piece ,Shirt piece-	100000 75000 50000 75000		300000	300000
Total Capital				900000

## INFO ON EXISTING BUSINESS OPERATIONS

Doublesslave	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales (A)	7000	210000	2520000		
Less: Cost of sales (B)	5950	178500	2142000		
Gross Profit (C) [C=(A-B)]	1050	31500	378000		
Less: Operating Costs					
Entertainment		200	2400		
Mobile bill		500	6000		
Present salary/Drawings- self		5000	60000		
Employee (3)		9000	108000		
Electricity bill		800	9600		
Night Guard		100	1200		
Shop Rent		8350	100200		
Others		100	1200		
Non Cash Item:					
Depreciation Expenses		417	5004		
Total Operating Cost (D)		24467	293604		
Net Profit (C-D):		7033	84396		

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

2	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8500	255000	3060000	9000	270000	3240000	9500	285000	342000 0
Less: cost of sales (B)	7225	216750	2601000	7650	229500	2754000	8075	242250	290700 0
Gross Profit (C) [C=(A-B)]	1275	38250	459000	1350	40500	486000	1425	42750	513000
Less: Operating Costs									
Entertainment		200	2400		200	2400		200	2400
Shop Rent		8350	100200		8350	100200		8350	100200
Mobile bill		500	60000		500	6000		500	6000
Proposed salary/Drawings- self		5000	60000		5000	60000		5000	60000
Employee (3)		9000	108000		10000	120000		10000	120000
Electricity bill		800	9600		800	9600		800	9600
Night Guard		100	1200		100	1200		100	1200
Others		200	2400		200	2400		200	2400
Depreciation Expenses		417	5004		417	5004		417	5004
Total Operating Cost (D)		24567	294804		25567	306804		25567	306804
(Net Profit C-D):		13533	164196			179196		17183	206196
Payback to GT			120000			120000			120000
Retained Income:	44196	<u> </u>		59196			86196	)	

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

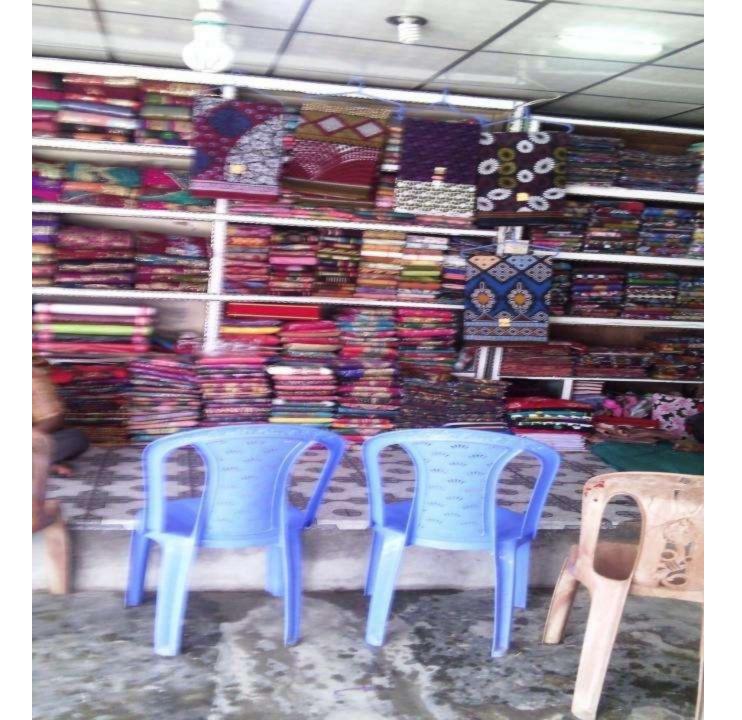
SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit	164196	179196	206196
1.3	Depreciation (Non cash item)	5004	5004	5004
1.4	Opening Balance of Cash Surplus	_	49200	113400
	Total Cash Inflow	469200	233400	324600
2.0	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3.0	Net Cash Surplus	49200	113400	204600

## SWOT ANALYSIS

STRENGTH	WEAKNESS
Longstanding relationship with GB. Located in crowded Market Place. 10 years of Experience.	Less Stock
OPPORTUNITIES	THREATS
Would be a big entrepreneur gradually.	Theft. Fire









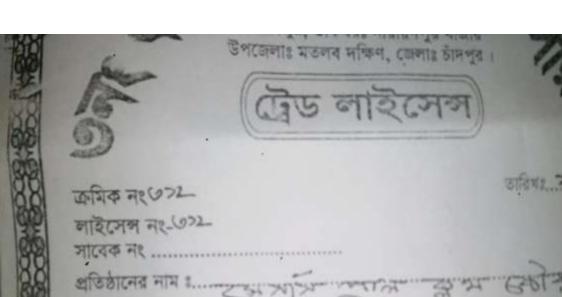








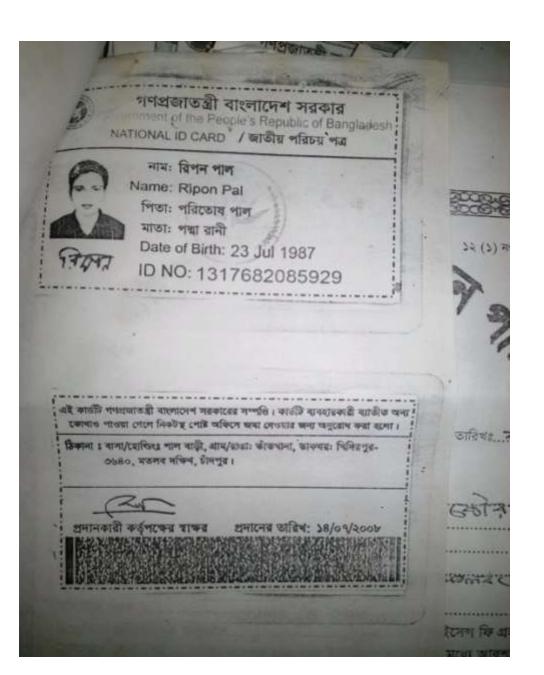


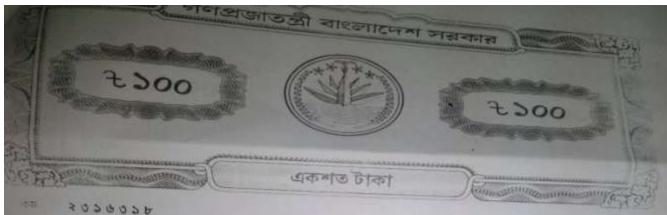


यागिरकत्र नाम ः.....

পিতাৰিমীৰ নাম ঃ.....প্ৰতি তুলি ক্পান

নবায়ন করিতে হইবে।





#### দোকান ভাড়ার চুক্তিনামা

মোঃ হুমায়ন কৰিব, পিতা-মৃত হাজী নোয়াব আলী প্রধান, গ্রাম-কাজিয়াবা, ভাকমর কালিয়াইশ, উপজেলা-মতলব দক্ষিণ, জেলা-চানপুর, আতি-মুসলমান, পেশা-ব্যব্যা।

---- মালিক প্রথম পদা।

রিপন পাল, পিতা-পরিতোষ পাল, গ্রাম-তাঁতখানা, ডাকখর-খিদিরপুর, উপজেলা-মতলব দক্ষিন, क्रमा-**डोमभुत, जा**ळि-दिन्म्, (भर्गा-वावना ।

-- অত্র ভাড়াটিয়া দলিলের দিতীয় পঞ্চ।

শ্রম করালাম্য মহাল আহাহতারালার লামে কম ভাড়াটিয়া দলিলের আইনানুগ ব্যান আগত চবিলাম। আপনি প্রথম পক্ষ নিজ দখলীয়, মালিকীয় দোকান বর ভাড়া দেওয়া প্রভাব করিলে আমি

# Presented at 11<sup>th</sup> Internal Design Lab on June 17, 2015 at GT

For Further Information

**Grameen Trust** 

Phone No: 9017038

**Ripon Pal** 

Cell No:01819938179

