Proposed NU Business Name: M/S PAPON STORE



Project identification and prepared by: MD. Sirajul Islam, Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bi	0 0	of The Proposed Nobin Udyokta
Name		ALAMGIR HOSHEN
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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father ALO BEGUM (LATA) ALO BEGUM (LATA) RAJU SAWDAGOR Branch: Nagbari Kalihati, Centre # 14(Female), Member ID: 6905/2 Group No: 04 Member since: 11-12-2006 (9 Years) First Ioan: BDT 5,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB,		Existing loan: BDT 18,000 , Outstanding loan: BDT 7,500 Father No No
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	:	Six years experience in running business.
Training Info	-	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

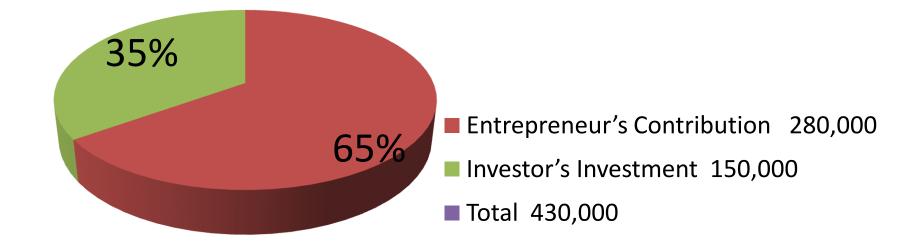
ALO BEGUM joined Grameen Bank since 9 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

P	rop	oosed Nobin Udyokta Business Info
Business Name	:	M/S PAPON STORE
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	:	 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. Average 30% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Dhaka Chalk bazaar, Tati bazaar. Agreed grace period is 4 months.

Existing Busi	ness (BD)Т)	
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetic & Ornaments	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Cosmetic & Ornaments	1,540	46,200	554,400
Total variable Expense (B)	1,540	46,200	554,400
Contribution Margin (CM) [C=(A-B)	660	19,800	237,600
Less. Fixed Expense			
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
Total fixed Cost (D)		10,750	129,000
Net Profit (E) [C-D)		9,050	108,600

Investme	nt Breakdov	wn	
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
Total	2,80,000	1,50,000	4,30,000

Source of Finance



Finar	ncial P	rojection	(BDT)		
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cosmetic & Ornaments	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Variable Expense					
Cosmetic & Ornaments	2,240	67,200	806,400	846,720	889 <i>,</i> 056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
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
Total Fixed Cost		11,350	136,200	147,000	145,300
Net Profit (E) [C-D)		17,450	209,400	215,880	235,724
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
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
	Total Cash Inflow	359,400	365,280	541,004
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	149,400	305,280	481,004



Strength

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;

THREATS

Theft Fire Political unrest Pictures























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FAMILY PICTURE

