

Proposed NU Business Name: **M/S PAYEL DIGITAL PARLAR**

Project identification and prepared by: Md.Moshiur Rahman
Sreenagar,Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	PAEL BEGUM
Age	:	14-08-1985 (31Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill: west rajdiya P.O ;rajdiaP.S: sirajdikhan,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RINA BEGUM
(iii) Husband's name	:	MD.SHUMON SHEIKH
(iv) GB member's info	:	Branch: Imamgonj, Centre # 14(Female), Member ID: 30,000 Group No: 01 Member since: 15-02-2017 (22Years) First loan: BDT 2,000/- Outstanding loan: BDT 26,040/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	02years of business experience. : 02 years experience in running business. : He has trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-669260
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA BEGUM joined Grameen Bank since 22 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S PAYEL DIGITAL PARLAR
Location	:	Sarkar plaza,sirajdikhan.
Total Investment in BDT	:	BDT 157,500/-
Financing	:	Self BDT 107,500/- (from existing business)68 % Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 24 ft= 480 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; clipe,septipine,massege crime, fair palish etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from dakha.▪Agreed grace period is 3 months.

Existing Business (BDT)

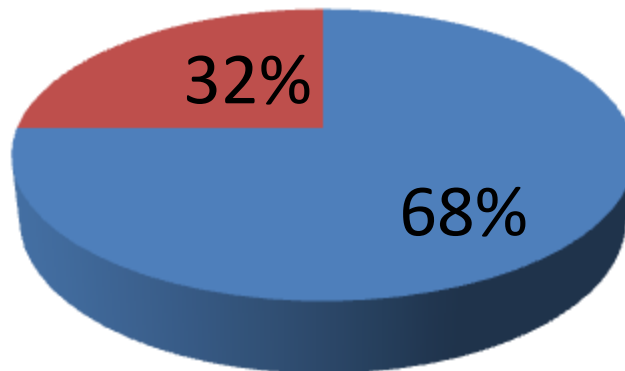
Particular	Daily	Monthly	Yearly
Revenue (sales)			
clipe,septipine,crime etc	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
clipe,septipne,crime etc	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		400	4,800
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		2000	24,000
Entertainment		100	1,200
Gird		50	600
Generator		100	1,200
Mobile bill		300	3,600
Total fixed Cost (D)		10,450	125,400
Net Profit (E) [C-D]		3,950	47,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Clipe	12	800	9600		10	800	8000	17500
Septipine	10	400	4000		20	400	8000	12000
Massege crime	15	750	11250		20	750	15000	26250
Fair palish	8	1200	9600		10	1200	12000	21600
Sted machine	1	25000	25000	other			7000	32000
iron machine	3	900	2700					2700
Ear machine	2	700	1000					1000
Hear dry	2	2000	4000					4000
Other			20,000					20000
security			20000					20000
Total			107,500				50,000	157,500

Source of Finance

■ Entrepreneur's contibution 107,500
 ■ Investor's Investment 50,000
 ■ Total 157,500



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
clipe,septipine,crme etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
clipe,septipine,crme etc	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		400	4,800	5,040	5,292
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		2,000	24,000	24,000	24,000
Entertainment		100	1,200	1,260	1,323
Gird		50	600	600	600
Generator		100	1,200	1,260	1,323
Mobaile bill		300	3,600	3,780	3,969
Total Fixed Cost		10,450	125,400	126,240	127,122
Net Profit (E) [C-D)		7,550	90,600	100,560	111,018
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90,600	100,560	111,018
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		70,600	151,160
	Total Cash Inflow	140,600	171,160	262,178
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	70,600	151,160	242,178

SWOT ANALYSIS

STRENGTH

Employment: 01 Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :02
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

FAMILY PICTURE