

# PAYEL WATCH CO.



Project identification by: Shahidul Islam, Jamorkee Unit, Tangail

Project prepared by: Md Mizanur Rahman Patwary

**Grameen Shakti Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>JIBON MUNSHI</b>
Age	:	14-05-1982 (33 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Pakulla P.O: Jamorkee P.S: Mirjapur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>SHABITA RANEE MUNSHI</b>
(iii) Father's name	:	<b>PRAN KRISHNA MUNSHI</b>
(iv) GB member's info	:	Branch: Jamorkee Mirjapur, Centre # 06 (Male), Member ID: 1525, Group No: 02 Member since: 07-09-1986 (28 Years) First loan: 4,000 taka.
Further Information:		Existing Loan: BDT 1,00,000 Outstanding loan: BDT 79,100
(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.)	:	Nil
Business Experiences and Training Info	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (seasonal Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01680-515143
Father Contact No.	:	01712-675836
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamorkee Unit, Tangail

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

Pran Krishna Munshi is a member of Grameen Bank since 28 years. At first he took 4,000 taka loan from Grameen Bank. Pran Krishna Munshi gradually took loan from GB. Utilize loan in his mustered and jute business. He made two tin shed house.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PAYEL WATCH CO.</b>
Location	:	Pakulla bazar, Tangail
Total Investment in BDT	:	3,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 67% Required Investment BDT 1,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing product like; Watch, barnacles, Calculator, Mobile Charger, Memory card etc.</li><li>▪Mobile and Watch are servicing here.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

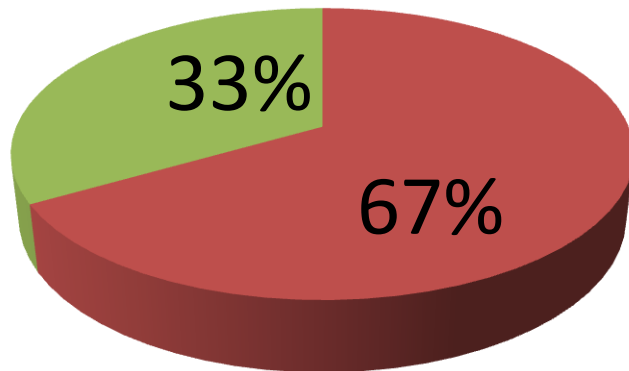
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Watch, barnacles, Calculator, Mobile Charger, Memory card etc	2,000	60,000	720,000
Servicing	200	6,000	72,000
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>
<b>Less. Variable Expense</b>			
Watch, barnacles, Calculator, Mobile Charger, Memory card etc	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		600	7,200
Mobile Bill		500	6,000
Entertainment		200	2,400
Guard		50	600
Transportation		1,000	12,000
Salary (self)		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>10,850</b>	<b>130,200</b>
<b>Net Profit (E) [C-D]</b>		<b>7,150</b>	<b>85,800</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Watch, barnacles, Calculator, Mobile Charger, Memory card etc	1,50,000	1,00,000	2,50,000
Security	50,000	-	50,000
<b>Total</b>	<b>2,00,000</b>	<b>1,00,000</b>	<b>3,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Watch, barnacles, Calculator, Mobile Charger, Memory card etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Servicing	300	9,000	108,000	113,400	119,070
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>	<b>1,436,400</b>	<b>1,508,220</b>
<b>Less. Variable Expense</b>					
Watch, barnacles, Calculator, Mobile Charger, Memory card etc	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		600	7,200	8,000	9,000
Mobile bill & SMS Monitoring		750	9,000	9,000	9,500
Transportation		1,500	18,000	20,000	22,000
Entertainment		300	3,600	4,000	4,500
Guard		50	600	800	1,000
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		4,000	48,000	48,000	48,000
<b>Total Fixed Cost</b>		<b>16,700</b>	<b>200,400</b>	<b>203,800</b>	<b>208,000</b>
<b>Net Profit (E) [C-D]</b>		<b>13,300</b>	<b>159,600</b>	<b>174,200</b>	<b>188,900</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	159,600	174,200	188,900
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		119,600	253,800
	<b>Total Cash Inflow</b>	<b>259,600</b>	<b>293,800</b>	<b>442,700</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>119,600</b>	<b>253,800</b>	<b>402,700</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 07 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;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures





A man in a black and white V-neck shirt is standing behind a glass display counter. He is looking towards the camera. The counter is filled with various items, including boxes of mobile phones and a pink toy. The background shows shelves with more products and several wall clocks.

The display counter is filled with various items, including boxes of mobile phones and a pink toy. The counter is made of glass and metal. The background shows shelves with more products and several wall clocks.

Shelves with more products and several wall clocks are visible in the background. The shop has a green wall and a wooden counter.

Visible text on the display counter includes "V-TEC" on a blue box, "SQUARE" on a red box, and "Power" on a yellow box.









# FAMILY PICTURE

