M/S Pal Enterprise



NU Identified and PP Prepared by Sonia Sultana (Chandpur Sadar Unit) Verified by-Md.Nazrul Islam

Presented by Suhag Chandra paul

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Suhag Chandra Paul
Age	:	25years(12-10-1990)
Marital status	•	Un Married
Children	:	-
No. of siblings:	:	2 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	Laky rani pal
(iii) Father's name	:	Songkor pal
(iv) GB member's info	:	Branch: Narayonpur , Centre # 54/m, Loan no-9091/1
		Member since 2005 First loan: Tk-5000.
Further Information:		Existing loan: Tk 100000
(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 etc	:	N/A
(ix) Others	:	N/A
Education	:	Class ten

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

Present Occupation	:	Business Trade License-106
Business Experiences and Training Info	:	10 years
Other Own/Family Sources of Income	:	Agriculture. Pond, House Rent, Business.
Other Own/Family Sources of Liabilities	:	N/A
Contact No		01736451448
NU Project Source/Reference	:	Chandpur Sadar unit , Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005(10 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Pal Enterprise
Address/ Location	:	Machuyakhal Bazar , Matlab (South) , chandpur
Total Investment in BDT	:	600000
Financing	:	Self 400000(from existing business) 67 % Required Investment BDT 200000(as equity)33 %
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	Ξ	10% 10% 02 Months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:			
Different kind of stock items (i) Pesticide various 200000 (ii) Fertilizer (140 bosta) 125000 (iii) Rice Seed 31000 (iv) Wheat, corn, 34000 (vi) Furniture and decoration 10000	400000		
Proposed Items: List enclosed in next slide		200000	
Total Capital	400000	200000	600000

Present stock item

Pesticide

- 01.Cubic 05 cartoon =1670*5 =8350
- 02. Victor ku 10 " = 5160*10=51600
- Dimoxile 5 " = 5700*5=28500
- Asatab 05 " = 2250* 5=11250
- RIBA 07 " = 1800*7=12600
- Renotin 02 " = 1850*2 = 3700
- Kebrio tob 02 " = 3500*2=7000
- Grown Slow bor 04 =1700* 4=6800
- Nitro 05 "=4300* =21500
- Others =48700

Fertilizer

- 01.Urea 100 bosta-850*100=85000
- 02. potash 20 bosta *800 =16000
- 03.TSP 20*1200 =24000 Otto Rice Seed 30Packet* 700=21000
- BADC Rice seed 30P *330 = 10000
- Wheat corn 40bosta *900 =34000
- Total =390000

Proposed items

Pesticide

1. Various pesticide 20 cartoon=31000

Fertilizer

01.Urea 100 bosta-850*100 =85000

02. potash 30 bosta *800 =24000

03.TSP 50*1200 =60000

Total =200000

INFO ON EXISTING BUSINESS OPERATIONS

Do uti ou loue	Existing Business (BDT)					
Particulars Particulars Particulars Particulars	Daily	Monthly	Yearly			
Sales Income (A)	8000	240000	2880000			
Less: Cost of sales (B)	5100	153000	1836000			
Gross Profit (C) [C=(A-B)]	800	24000	288000			
Less: Operating Costs						
Electricity bill		600	7200			
Shop Rent (own)						
Night Guard bill		50	600			
Entertainment		300	3600			
Mobile bill		300	3600			
Present salary/Drawings- self		7000	84000			
Salary Employee		6000	72000			
Others cost		200	2400			
Non Cash Item:						
Depreciation Expenses		83	996			
Total Operating Cost (D)		14533	174396			
Net Profit (C-D):		9467	113604			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

2 1		Year 1 (BE	OT)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	10000	300000	3600000	11000	330000	3960000	12000	360000	4320000
Less: cost of sales (B)	900	270000	3240000	9900	297000	3564000	10800	324000	3888000
Gross Profit (C) [C=(A-B)]	1000	30000	360000	1100	33000	396000	1200	36000	432000
Less: Operating Costs									
Electricity bill		600	7200		700	8400		700	8400
Shop Rent own									
Night Guard bill		100	1200		100	1200		100	1200
Entertainment		300	3600		300	3600		500	6000
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		7000	84000		7000	84000		7000	84000
Proposed Salary- Staff (no. 01)		6000	72000		7000	84000		8000	96000
Others		200	2400		300	3600		300	3600
Non Cash Item:									
Depreciation Expenses		83	996		83	996		83	996
Total Operating Cost (D)		14783	177396		15983	191796		17183	206196
(Net Profit C-D):		15217	182604		17017	204204		18817	225804
Pay Back			80000			80000			80000
Retained Income:	102604			124204	•		145804		

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	200000		
1.2	Net Profit	182604	204204	225804
1.3	Depreciation (Non cash item)	996	996	996
1.4	Opening Balance of Cash Surplus		103600	228800
	Total Cash Inflow	383600	308800	455600
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	103600	228800	375600

SWOT ANALYSIS

Strength

Employment: Self:

Long standing relationship with Grameen.

Well Known Person in locality.

Provide quality products to meet demand

for the community.

Skill and Experience.

$\mathbf{W}_{\mathsf{EAKNESS}}$

Less stock.

Credit sales

Increase in product prize

OPPORTUNITIES

Huge demand of various products of pesticides & Fertilizers
Besides Main Road in Market

$\mathbf{T}_{\mathsf{HREATS}}$

Theft

Fire

Political unrest















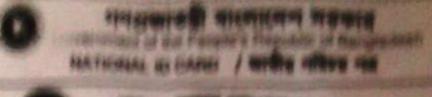


রিটেইলার : মেসার্স পাল এন্টারপ্রাইজ প্রোঃ শংকর পাল

अिल

মাছুয়াখাল বাজার, মতলব দক্ষিন, চাঁদপুর। ০১৭৩৬-৪৫১৪৪৮





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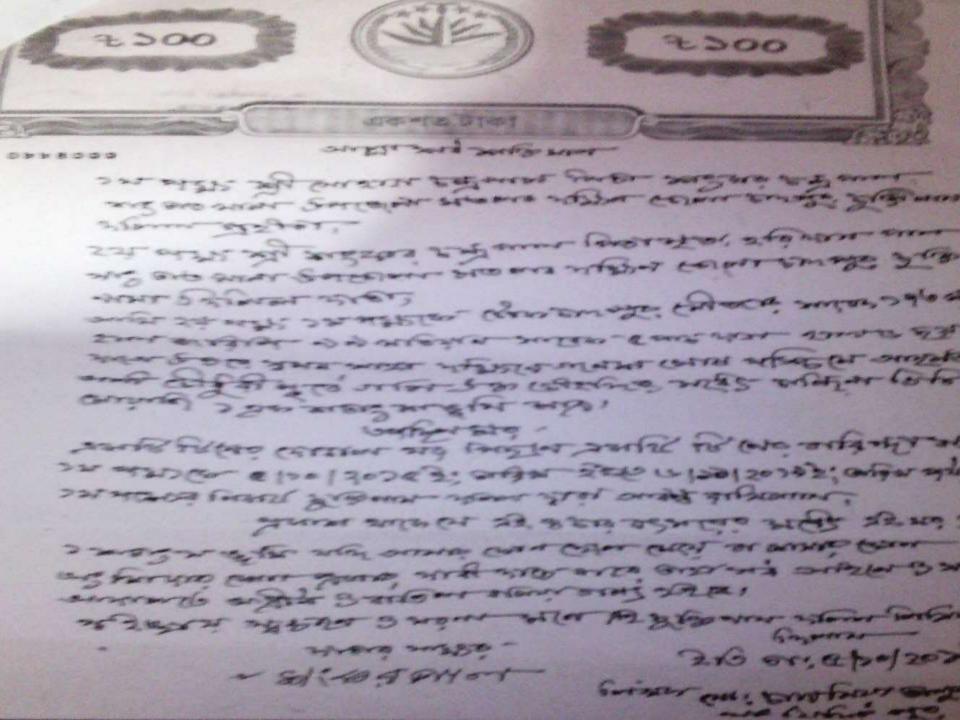
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CONTRACTOR NAME AND ADDRESS OF OWNERS OF OWNER

गरिएल स्. ३४% उर्जुनंत वीवंतरम क्लूडर. 2604-2623 টা পালে হল আ মানিয়াৰ নীমান মান মানাট কল মদিয়ে কৰা ক্যুটা সেৱা হল। ৩০-৩৮-২০ এতে, বালিৰ পৰি মন পাছিলৰ লৈ বলিছ বিচাৰিক। महाक्रम करिएक स्टीएम

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Presented at GT's 20th Internal Design Lab on 03 November, 2015

For more information
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