

## Proposed NU Business Name: **PAL ENTERPRISE**



Project identification and prepared by: Md. Shahidul Islam,  
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |   |
|--|---|---|
| Name   | : | <b>PROSENJITH KUMAR PAL</b>   |
| Age  | : | 10-02-1993 (23 Years)   |
| Education, till to date                          | : | Diploma (Agriculture)   |
| Marital status                                   | : | Married   |
| Children   | : | Nil   |
| No. of siblings:                                 | : | 02 Brothers & 01 Sister   |
| Address  | : | Vill: Narayonpur , P.O: Bagha, P.S: Bagha Dist: Rajshahi.   |
| Parent's and GB related Info                     |   |   |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>  |
| (ii) Mother's name                               | : | <b>SREE MOTI ARPANA RANI PAL</b>  |
| (iii) Father's name                              | : | <b>SREE PORESH CHANDRA PAL</b>  |
| (iv) GB member's info                            | : | Branch: Monigram, Bgha , Centre # 51(Female),<br>Member ID: 3813/2, Group No: 02<br>Member since: 08-05-2004 (12 Years)<br>First loan: BDT 5000 |
| Further Information:                             |   | Existing Loan: BDT 120000, Outstanding loan: BDT 45200  |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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  | : | 12 years experience in running business. 05 years in own business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | -   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01717-795782  |
| Sister son's Contact No.  | : | 01751-288149  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi                                 |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREE MOTI ARPANA RANI PAL** joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>PAL ENTERPRISE</b>   |
| Location  | : | Own House.  |
| Total Investment in BDT                           | : | BDT 125,000/-   |
| Financing   | : | Self BDT 75000/- (from existing business) 60%<br>Required Investment BDT 50,000/- (as equity) 40%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : |   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Toy</li><li>▪ Average 30% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing no employee.</li><li>▪ The shop in own place.</li><li>▪ Agreed grace period is 3 months.</li></ul> |

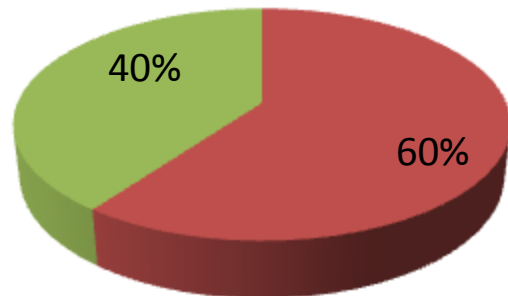
## Existing Business (BDT)

| Particular                                | Daily | Monthly | Yearly |
|---|-------|---------|--------|
| <b>Revenue(Sales)</b>                     |       |         |        |
| Toy                                       | 1800  | 54000   | 648000 |
| <b>Total Sales (A)</b>                    | 1800  | 54000   | 648000 |
| <b>Less Variable Expense</b>              |       |         |        |
| Toy                                       | 1260  | 37800   | 453600 |
| <b>Total variable Expense (B)</b>         | 1,260 | 37800   | 453600 |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 540   | 16200   | 194400 |
| <b>Less Variable Expense</b>              |       |         |        |
| Electricity bill                          |       | 200     | 2400   |
| Transportation                            |       | 2,000   | 24000  |
| Salary (self)                             |       | 5000    | 60000  |
| Entertainment                             |       | 200     | 2400   |
| Bank charge                               |       | 100     | 1200   |
| Mobile bill                               |       | 300     | 3600   |
| <b>Total fixed cost (D)</b>               |       | 7,800   | 93600  |
| <b>Net Profit (E)= [C-D]</b>              |       | 8,400   | 100800 |

# Investment Breakdown

| Existing     |          |            |               | Proposed |            |               |                |
|--------------|----------|------------|---------------|----------|------------|---------------|----------------|
| Particulars  | Qty.     | Unit Price | Amount        | Qty      | Unit Price | Amount        | Proposed       |
|              |          |            | (BDT)         |          |            | (BDT)         | Total          |
| Clay toy     | 1        | 10000      | 10,000        | 0        | 0          | 0             | 10,000         |
| Wooden toy   | 1        | 10000      | 10,000        | 0        | 0          | 0             | 10,000         |
| Plastic toy  | 1        | 10000      | 10,000        | 0        | 0          | 0             | 10,000         |
| Ladie sitems | 1        | 10000      | 10,000        | 0        | 0          | 0             | 10,000         |
| Gift items   | 1        | 20000      | 20,000        | 0        | 0          | 0             | 20,000         |
| Silver toy   | 1        | 10000      | 10,000        | 0        | 0          | 0             | 10,000         |
| Clay items   | 1        | 5000       | 5,000         | 1        | 50000      | 50,000        | 55,000         |
| <b>Total</b> | <b>7</b> | <b>0</b>   | <b>75,000</b> | <b>1</b> | <b>0</b>   | <b>50,000</b> | <b>125,000</b> |

## Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- Total 125,000

## Financial Projection (BDT)

| Paticular                                | Daily | Monthly | Year1         | Year 2        |
|--|-------|---------|---------------|---------------|
| <b>Revenue(Sales)</b>                    |       |         |               |               |
| Toy                                      | 2700  | 81000   | 972000        | 1020600       |
| <b>Total Sales (A)</b>                   | 2700  | 81000   | 972000        | 1020600       |
| <b>Less Variable Expense</b>             |       |         |               |               |
| Toy                                      | 1890  | 56700   | 680400        | 714420        |
| <b>Total variable Expense (B)</b>        | 1,890 | 56700   | 680400        | 714420        |
| <b>Contribution Margin (CM) [C=(A-B)</b> | 810   | 24300   | 291600        | 306180        |
| <b>Less Variable Expense</b>             |       |         |               |               |
| Electricity bill                         |       | 400     | 4800          | 5300          |
| Transportation                           |       | 2,500   | 30000         | 30,500        |
| Salary (self)                            |       | 5000    | 60000         | 60000         |
| Entertainment                            |       | 200     | 2400          | 2400          |
| Bank charge                              |       | 100     | 1200          | 1200          |
| Mobile bill                              |       | 400     | 4800          | 4900          |
| <b>Total fixed cost (D)</b>              |       | 8,600   | 37,200        | 98,200        |
| <b>Net Profit (E)= [C-D]</b>             |       | 15700   | 188400        | 207,980       |
| Investment Payback                       |       |         | <b>30,000</b> | <b>30,000</b> |



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

| SR# | Particulars                                       | Year 1 (BDT) | Year 2 (BDT) |
|-----|---|--------------|--------------|
| 1   | Cash Inflow                                       |              |              |
| 1.1 | Investment Infusion by Investor                   | 50,000       |              |
| 1.2 | Net Profit  | 188,400      | 207,980      |
| 1.3 | Depreciation (Non cash item)                      |              |              |
| 1.4 | Opening Balance of Cash Surplus                   |              | 158,400      |
|     | <b>Total Cash Inflow</b>                          | 238400       | 366380       |
| 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) | 30000        | 30000        |
|     | <b>Total Cash Outflow</b>                         | 80,000       | 30000        |
| 3   | <b>Net Cash Surplus</b>                           | 158,400      | 336380       |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 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

Pictures









বাংলাদেশ জাতীয় নির্বাচন কমিশন  
বাংলা পৌরসভা কার্যালয়  
কমলাপুর, ঢাকা, জেলা ও মহানগরী, বাংলাদেশ

জন্ম সনদ

জন্ম তারিখ: ১১/১১/৭৯  
জন্ম স্থান: কুমিল্লা  
পিতার নাম: ...  
মাতার নাম: ...

নির্বাচন কার্য

নিম্নলিখিত নির্বাচন কার্যে অংশগ্রহণের জন্য  
প্রার্থী হিসেবে স্বীকৃত হওয়ার জন্য  
নিম্নলিখিত তথ্যসমূহ প্রমাণিত করতে হবে।  
১. জন্ম তারিখ ও স্থান  
২. বাসস্থান  
৩. শিক্ষাগত যোগ্যতা  
৪. নির্বাচনী এলাকায় বাস করা

প্রার্থীর নাম: ...  
পিতার নাম: ...

পৌরসভা  
কার্যালয়  
কমলাপুর, ঢাকা

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পিতার নাম: ...  
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বর্তমান বাসস্থান: ...  
শিক্ষাগত যোগ্যতা: ...

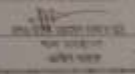
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জাতীয় নির্বাচন  
নির্বাচন কার্য

সহকারী নির্বাচন কর্মকর্তার কার্যালয়

নাম: ...  
পিতার নাম: ...  
জন্ম তারিখ: ...  
জন্ম স্থান: ...  
বর্তমান বাসস্থান: ...  
শিক্ষাগত যোগ্যতা: ...



# FAMILY PICTURE

