

Proposed NU Business Name: **PARVEJ STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR ALAM
Age	:	05-12-1984 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Brother 03 Sisters
Address	:	Vill: Barahipur ; P.O: Feni Sadar ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURER NAHAR
(iii) Father's name	:	LATE HAZI NURUL ISLAM
(iv) GB member's info	:	Branch: Dhormapur, Feni, Centre # 36 (Female), Member ID: 4820, Group No: 07 Member since: 13-06-2004 to 23-01-2011 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Self
(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	:	15 years experience in running business. 15 Years in own business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-076354
Family's Contact No.	:	01863-792750
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURER NAHAR joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	PARVEJ STORE
Location	:	Riaz Uddin Road, Baharipur, Feni
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/- (from existing business) 65% Required Investment BDT 80,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Oil, Cosmetics, Biscuit, etc▪Average 15% gain on sales.▪The shop is own.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice, Oil, Cosmetics, Biscuit, etc	5,500	165000	1980000
Total Sales (A)	5,500	165000	1980000
Less Variable Expense			
Rice, Oil, Cosmetics, Biscuit, etc	4,675	140250	1683000
Total variable Expense (B)	4,675	140250	1683000
Contribution Margin (CM) [C=(A-B)]	825	24750	297000
Less Variable Expense			
Electricity bill		900	10800
Transportation		6000	72000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		200	2400
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		13,050	156600
Net Profit (E)= [C-D]		11,700	140400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Frieze	0	0	0	1	45,000	45,000	40,000
Rice	20	2,000	40,000	10	2,000	20,000	60,000
Dal	2	11,000	22,000	0	0	0	22,000
Oil	10	1,500	15,000	5	1500	7500	22,500
Biscuit	20	300	6,000	10	300	3,000	9,000
Flour	4	1200	4,800	4	1200	4,800	9,600
Sugar	1	3,300	3,300	0	0	0	3,300
Potato, Onion, Garlic	0	0	3,800	0	0	0	3,800
Cosmetics	0	0	10,000	0	0	0	10,000
Spice	0	0	5,000	0	0	0	5,000
Stationary	0	0	2,000	0	0	0	2,000
Others	0	0	38,100		0	0	38,100
Total	0	0	150,000	35	0	80,000	230,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Rice, Oil, Cosmetics, Biscuit, etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less Variable Expense					
Rice, Oil, Cosmetics, Biscuit, etc	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less Variable Expense					
Electricity bill		1,300	15,600	16,000	16,500
Transportation		6,300	75,600	76,000	76,400
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator		150	1,800	1,800	1,800
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		13,850	166,200	167,200	168,400
Net Profit (E)= [C-D]		13,150	157,800	173,000	188,810
Investment Payback			32,000	32,000	32,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	157,800	173,000	188,810
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		125,800	266,800
	Total Cash Inflow	237,800	298,800	455,610
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	125,800	266,800	423,610

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 Years
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











পারভেজ মেটার

কিশোর পাটোয়ারী বাড়ী সড়কা





