

## Proposed NU Business Name: **PARVEZ PANT HOUSE**



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Project verified by: Md. Shamsul Arefin

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

Name	:	<b>MD.PARVEZ HOSSAIN</b>
Age	:	10/03/1996(21Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	None
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Nagorvag P.O ;Sreenagar P.S: Sreenagar,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	:	<b>PARUL BEGUM</b>
(iii) Father's name	:	<b>ABDUL MOTALEB</b>
(iv) GB member's info	:	Branch:Singpara, Centre # 35(Female), Member ID: 6793, Group No: 10 Member since:02-01-2006(11Years) First loan: BDT 2,000/-              Existing loan :30,000/- Outstanding loan: 16,809/-
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	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01839-839262
Family's Contact No.	:	01756-229245
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PARUL BEGUM** joined Grameen Bank since 11 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	:	<b>PARVEZ PANT HOUSE</b>
Location	:	Baroygaw bazar,Sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 259,000/-
Financing	:	Self BDT 209,000/- (from existing business)81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18ft x 9 ft= 162 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Pant,jaket etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The firm is rented.</li> <li>▪Collects goods from keranigonj.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pant,jaket etc.	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
Pant,jaket etc.	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</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		2,000	24,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary(self)		5,000	60,000
Generator		2000	24,000
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>10,700</b>	<b>128,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,300</b>	<b>87,600</b>

## Investment Breakdown

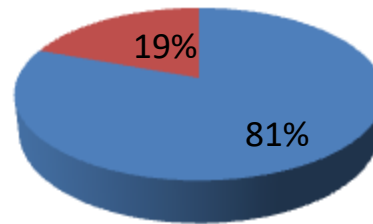
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
swing mechine	9	10000	90000	pant cloth	250	180	45,000	135,000
log mechine	1	7000	7000	other	0	0	5,000	12,000
Chap machine	1	25000	25000		0	0	0	25,000
pant	150	180	27000		0	0	0	27,000
bel	1	30000	30000		0	0	0	30,000
kancha mechine	1	30000	30000		0	0	0	30,000
<b>Total</b>			209000			0	50,000	<b>259,000</b>

## Source of finance

■ Entrepreneur investment 209,000

■ Investore investment 50,000

■ Total investment 259,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Pant,jaket etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Less. Variable Expense</b>					
Pant,jaket 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>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Generator		2,000	24,000	25,200	26,460
Mobile bill		200	2,400	2,520	2,646
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>10,700</b>	<b>128,400</b>	<b>130,620</b>	<b>132,951</b>
<b>Net Profit (E) [C-D)</b>		<b>10,300</b>	<b>123,600</b>	<b>133,980</b>	<b>144,879</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>123,600</b>	<b>133,980</b>	<b>144,879</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,600	217,580
	<b>Total Cash Inflow</b>	<b>173,600</b>	<b>237,580</b>	<b>362,459</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,600</b>	<b>217,580</b>	<b>342,459</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:5  
Experience & Skill : 03 Years  
Own Business :03  
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







