

# PARVEJ VARIETIES STORE



**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>PARVEJ AHMED MITHU</b>
Age	:	12-11-1995 (19 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sister
Address	:	Vill: 278 Namapara P.O: Holan P.S: Dokshinkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>MAZEDA</b>
(iii) Father's name	:	Mr. <b>MUHAMMAD ALI</b>
(iv) GB member's info	:	Branch: Dokshinkhan Centre # 17 (Female), Member ID: 5194, Group No: 02 Member since: 02-03-1994 (20 Years), First loan: 5,000 taka.
Further Information:		Existing loan:.50,000 Taka Outstanding: 33,500 taka
(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
Education, till to date	:	H.S.C

## ***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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01983-445173
Mother Contact No.	:	01859-513040
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>PARVEJ VARIETIES STORE</b>
Address/ Location	:	
Total Investment in BDT	:	3,78,000 taka
Financing	:	Self BDT 1,78,000 (from existing business) 47% Required Investment BDT 2,00,000 (as equity) 53%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Sugar, Milk, Soft Drinks, Biscuit etc.</li><li>▪Average 10% gain on purchase.</li><li>▪The Business will be increase from the second year 5% gradually.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is situated in entrepreneur's own house.</li><li>▪Collects goods from Tongi &amp; Dokshinkhan.</li></ul>

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

Mazeda is a member of Grameen Bank since 20 years. At first she was took 5,000 taka loan from Grameen Bank. Mazeda consecutively took loan from GB. Utilize loan in grocery shop. Finally, she is a successful member of Grameen Bank who is improve livelihood successive.

# Existing Business

BDT (TK)

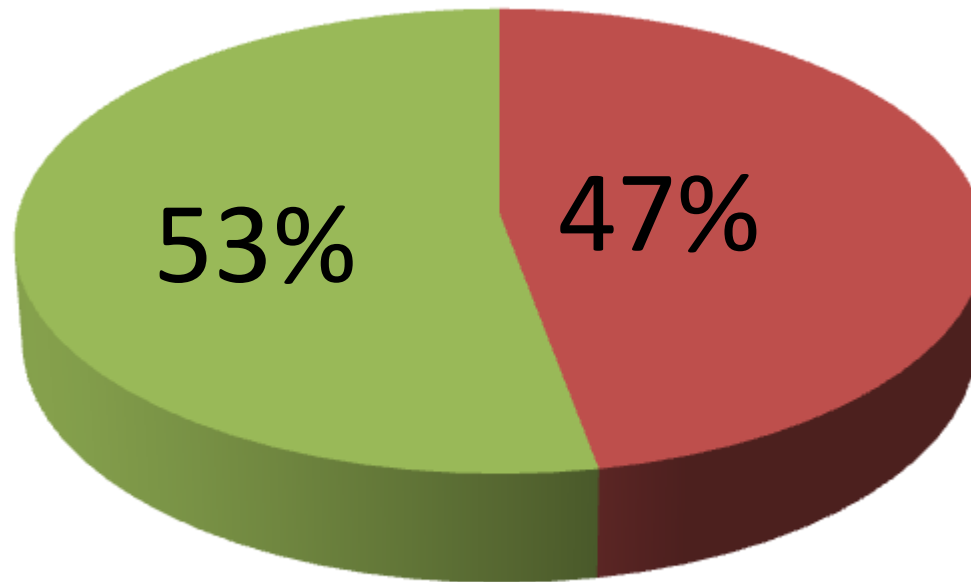
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Flour, Sugar, Biscuit, Noodles	2,200	66,000	792,000
Oil, Salt, Spicy, Milk, Soft Drinks	1,650	49,500	594,000
<b>Total Sales (A)</b>	<b>3,850</b>	<b>115,500</b>	<b>1,386,000</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Flour, Sugar, Biscuit, Noodles	2,000	60,000	720,000
Oil, Salt, Spicy, Milk, Soft Drinks	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,000	12,000
Transportation		2,000	24,000
Mobile Bill		300	3,600
Guard		500	6,000
Entertainment		400	4,800
<b>Total fixed Cost (D)</b>		<b>4,200</b>	<b>50,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,300</b>	<b>75,600</b>

# INVESTMENT BREAKDOWN

<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Rice, Pulse, Flour, Biscuit, Salt, Spicy, Soft Drinks	1,60,000	2,00,000	3,60,000
Fridge	18,000	-	18,000
<b>Total</b>	<b>1,78,000</b>	<b>2,00,000</b>	<b>3,78,000</b>

# Source of Finance

- Entrepreneur's Contribution 178,000
- Investor's Investment 200,000
- Total 378,000





# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Rice, Pulse, Flour, Sugar, Biscuit, Noodles	4,950	148,500	1,782,000	1,871,100	1,964,655
Oil, Salt, Spicy, Milk, Soft Drinks	3,300	99,000	1,188,000	1,247,400	1,309,770
<b>Total Sales (A)</b>	<b>8,250</b>	<b>247,500</b>	<b>2,970,000</b>	<b>3,118,500</b>	<b>3,274,425</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Flour, Sugar, Biscuit, Noodles	4,500	135,000	1,620,000	1,701,000	1,786,050
Oil, Salt, Spicy, Milk, Soft Drinks	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>7,500</b>	<b>225,000</b>	<b>2,700,000</b>	<b>2,835,000</b>	<b>2,976,750</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>	<b>297,675</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1,100	13,200	13,860	14,553
Transportation		2,500	30,000	31,500	33,075
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Guard		500	6,000	6,300	6,615
Entertainment		500	6,000	6,300	6,615
Salary (Self)		5,000	60,000	63,000	66,150
<b>Non Cash Item</b>					
Depreciation		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>10,300</b>	<b>123,600</b>	<b>129,600</b>	<b>135,900</b>
<b>Net Profit (E) [C-D)</b>		<b>12,200</b>	<b>146,400</b>	<b>153,900</b>	<b>161,775</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	146,400	153,900	161,775
1.3	Depreciation (Non cash item)	3,600	3,600	3,600
1.4	Opening Balance of Cash Surplus		70,000	147,500
	<b>Total Cash Inflow</b>	<b>350,000</b>	<b>227,500</b>	<b>312,875</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,000</b>	<b>147,500</b>	<b>232,875</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures







# FAMILY PICTURE

