

Proposed NU Business Name: **PARVEJ STORE**



Project identification and prepared by: Shahabuddin,
Ashulia Unit, Dhaka

Project verified by: Md Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAWON PARVEJ
Age	:	27-08-1995 (20 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother and 3 Sisters
Address	:	Vill: Gazirchot Moddo para, P.O: Alia madrasha, P.S: Ashulia 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	:	ANOWARA BEGUM
(iii) Father's name	:	TOPSIR AHAMMED
(iv) GB member's info	:	Branch: Dhamsona Ashulia , Centre # 62 (Female), Member ID: 5528 Group No: 01 Member since: 27-09-2005 to 25-09-2012 (07 Years) First loan:5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01626-840881
Mother Contact No.	:	01626-314418
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anowara Begum is a member of Grameen Bank since 7 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	PARVEJ STORE
Location	:	Gazirchot Moddo para, Baipail, Ashulia, Dhaka
Total Investment in BDT	:	BDT 1,10,000
Financing	:	Self BDT 60,000 (from existing business) 55% Required Investment BDT 50,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft 8 ft=80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The entrepreneur is owner of the shop.▪Collects goods from Bhagabari, Bolibhodro, Baipail.▪Agreed grace period is 4 months.

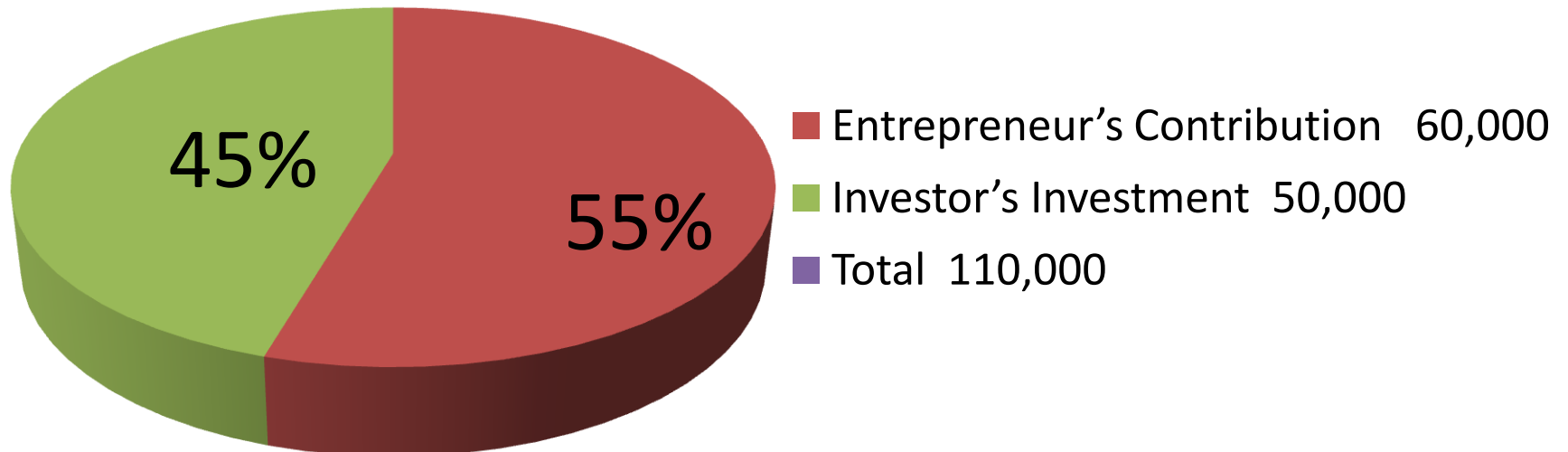
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur etc	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur etc	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		600	7,200
Generator bill		250	3,000
Mobile Bill		150	1,800
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		50	600
Total fixed Cost (D)		5,550	66,600
Net Profit (E) [C-D]		5,700	68,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Egg, Oil, Biscuit	5,000	20,000	25,000
Soap, Soft drinks, Salt, Mustard oil	25,000	25,000	50,000
Washing powder, Chanachur etc	15,000	5,000	20,000
Fridge	15,000	-	15,000
Total	60,000	50,000	1,10,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Rice, Egg, Oil, Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics etc	2,975	89,250	1,071,000	1,124,550
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450
Less. Fixed Expense				
Electricity Bill		600	7,200	7,200
Generator bill		250	3,000	3,200
Mobile bill & SMS Monitoring		450	5,400	6,000
Salary (self)		4,000	48,000	48,000
Transportation		800	9,600	11,500
Entertainment		50	600	800
Total Fixed Cost		6,150	73,800	76,700
Net Profit (E) [C-D]		9,600	115,200	121,750
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	115,200	121,750
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		85,200
	Total Cash Inflow	165,200	206,950
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	85,200	176,950

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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







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ତାରିଖ: ୧/୮/୨୦୨୦

ଆସି ଯୋ: ତାସିର ଅହମ୍ମେଦ ଗ୍ରାମ: ଗାନ୍ଧିଚଟ୍ ହସ୍ପିଟାଲ
ଅହିମାହିଲ, ଆଲିଆ ଯାଦାସା, ଆହଲିଆ, ଡାକ୍ତର ଏଠା ହାଜି
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FAMILY PICTURE

