

Proposed NU Business Name: **PARVEZ AUTO**



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

Project verified by: MD. Abdul Mannan Talukdar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	PARVEZ
Age	:	04-06-1998 (18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Peada para, P.O: Arani, 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	:	SELINA AKTAR
(iii) Father's name	:	FIROZ AHMED
(iv) GB member's info	:	Branch: Arani Bagha, Centre # 05(Female), Member ID: 1096, Group No:02 Member since: (Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 168000, Outstanding loan: BDT 45300
(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

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	:	05 years experience in running business. Own business 3 Years He has Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716203596
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA AKTAR joined Grameen Bank since _____ 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	:	PARVEZ STORE
Location	:	Arani Baazar
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 120,000/-(from existing business) 60% Required Investment BDT 80,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	BDT 1500000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Automobile accessories & Mobil etc▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Locality.▪Agreed grace period is 3 months.

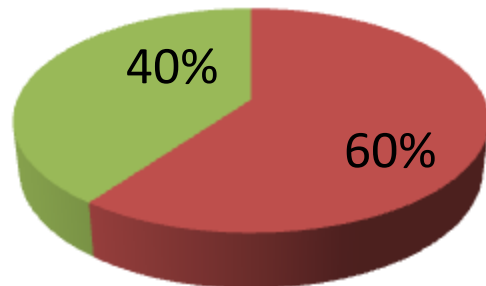
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Automobile accessories & Mobil etc	600	18000	216000
Servicing	400	12000	144000
Total Sales (A)	1000	30000	360000
Less Variable Expense			
Automobile accessories & Mobil etc	540	16200	194400
Total variable Expense (B)	540	16200	194400
Contribution Margin (CM) [C=(A-B)]	460	13800	165600
Less Variable Expense			
Rent		400	4800
Electricity bill		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		6,600	79200
Net Profit (E)= [C-D]		7,200	86400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobil super	10	370	3,700	0	0	0	0
Break shoe	16	150	2,400	0	0	0	0
Chain set	3	1000	3,000	0	0	0	0
Indicator	15	120	1,800	0	0	0	0
Battery	10	900	9,000			0	0
Motor cycle parts	0	0	100,000	0	0	80,000	80,000
Total		2540	120000	0	0	80,000	80,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 80,000
- Total 200,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Automobile accessories & Mobil etc	1000	30000	360000	378000
Servicing	600	18000	216000	226800
Total Sales (A)	1600	48000	576000	604800
Less Variable Expense				
Automobile accessories & Mobil etc	900	27000	324000	340200
Total variable Expense (B)	900	27000	324000	340200
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600
Less Variable Expense				
Rent		400	4,800	4,800
Electricity bill		700	8400	8600
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Guard		100	1200	1200
Mobile bill		400	4800	5000
Total fixed cost (D)		6,800	81600	82,000
Net Profit (E)= [C-D]		14200	170400	182,600
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	170,400	182,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		122,400
	Total Cash Inflow	250400	305000
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)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	122,400	257000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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 অটো

গোরস্থান মার্কেট, আরানী বাজার, বাঘা, মোবাঃ ০১৭১৬-২০৩৫৯৬

তত্ত্বাবধানেঃ সাকুরা এন্টারপ্রাইজ











FAMILY PICTURE

