

Proposed NU Business Name: **PARVEZ AUTO CNG**



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Project verified by: Susanto kumar biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	GAZI PARVEZ AHAMMOD
Age	:	16/10/1995 (22 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Brother 03 Sisters
Address	:	Vill: Moddhom Shilua P.O: East Shilua, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIBI KULSUM
(iii) Father's name	:	GAZI SULTAN AHAMMED
(iv) GB member's info	:	Branch: Pathan Nagar , Centre # 25/(Female), Member ID:3435, Group No: 04 Member since: 05-03-2004-2010 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 0/-
(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	:	SixYears Experience In Running Business. He has Two Years Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01817-440185
Mother's Contact No.	:	01822-487187
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI KULSUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

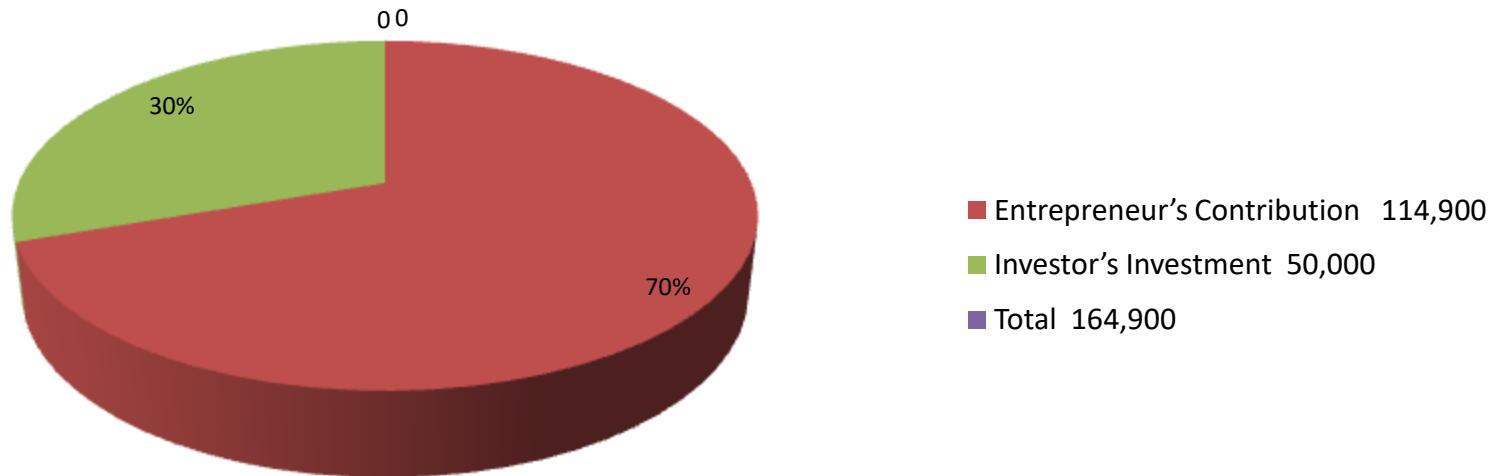
Business Name	:	PARVEZ AUTO CNG
Location	:	West Pathan Nagar bazar , Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 1,64,900/-
Financing	:	Self BDT 1,14,900/- (From Existing Business) 70% Required Investment Bdt,50,000(as Equity) 30%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10ft. = 150 Square Ft
Security Of The Shop	:	40,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like guti reng,selai reng,ring dali,matul, Etc. ▪Average 25% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 2 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
guti reng,selai reng,ring dali,matul, Etc.	3800	114000	1368000
	0	0	0
Total Sales(A)	3800	114000	1368000
Less Variable Expense (B)			0
guti reng,selai reng,ring dali,matul, Etc.	2850	85500	1026000
Total Variable Expense	2850	85500	1026000
Contributon Margin (CM) [C=(A-B)]	950	28500	342000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		600	7200
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		16400	196800
Net Profit (E)= [C-D]		12100	145200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
guti reng	600	40,000	40,600
selai reng	1,800	10,000	11,800
ring reng	360	0	360
ring dali	560	0	560
matul	600	0	600
srevicing	50,000	0	50,000
guri lebar	1,000	0	1,000
others	20,000	0	20,000
security	40,000	0	40,000
	0	0	0
Total	114,900	50,000	164,900



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
guti reng,selai reng,ring dali,matul, Etc.	4300	129000	1548000	1625400	1706670
	0	0	0	0	0
Total Sales(A)	4300	129000	1548000	1625400	1706670
Less Variable Expense (B)					
guti reng,selai reng,ring dali,matul, Etc.	3225	96750	1161000	1219050	1280003
Total Variable Expense	3225	96750	1161000	1219050	1280003
Contributon Margin (CM) [C=(A-B)]	1075	32250	387000	406350	426668
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		600	7200	7500	7800
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		16400	196800	197380	197969
Net Profit (E)= [C-D]		15850	190200	199710	209696
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	190,200	199710	209695.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		170200	349910
	Total Cash Inflow	240,200	369,910	559,606
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	170,200	349,910	539,606

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





