

Proposed NU Business Name: **PARVIN ELECTRONICS & FURNITURE**



Project identification and prepared by: Md. Asif Istear,
Ashulia Unit, Dhaka

Project verified by: Md. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KAMRUL HASAN
Age	:	10-10-1996 (20 Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers, 01 Sister
Address	:	Vill: Basaid, P.O: Ashulia, 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	:	MOST. SABJAN BIBI
(iii) Father's name	:	MD. FOHIJUDDIN
(iv) GB member's info	:	Branch: Ashulia, Centre # 5 (Female), Member ID: 11417, Group No: 08 Member since: 26/08/2010 First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 760/-
Further Information:		
(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	:	Five years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01674-120103
Mother's Contact No.	:	01812-624241
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SABJAN BIBI 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	:	PARVIN ELECTRONICS & FURNITURE
Location	:	Basaid, Ashulia, Dhaka.
Total Investment in BDT	:	BDT 2,85,000/-
Financing	:	Self BDT 1,85,000(from existing business) 65% Required Investment BDT 1,00,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 25 ft= 196 square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bed, showcase, waredrop, TV, sound box etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rent place.▪Collects goods from Savar Bazar.▪Agreed grace period is 3 months.

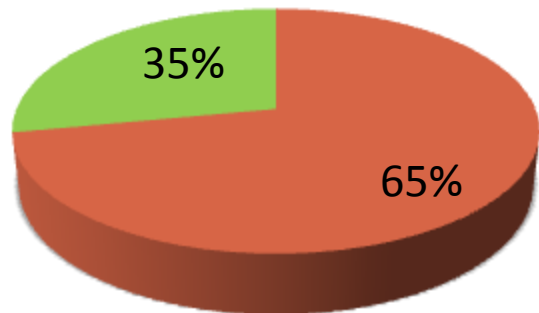
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Furniture item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		1,000	12,000
Transportation		1,000	12,000
Guard		200	2,400
Generator		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		300	3,600
Total fixed Cost (D)		12,100	1,45,200
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bed (7 x 7000)	49,000	35,000	84,000
Waredrop (3 x 5000)	15,000	25,000	40,000
Showcase (4 x 9000)	36,000	20,000	56,000
TV (5 x 10000)	50,000	20,000	70,000
Sound box (2 x 5000)	10,000	-	10,000
Dressing table, Fan, Alna TV trolley etc.	25,000	-	25,000
Total	1,85,000	1,00,000	2,85,000

Source of Finance



■ Entrepreneur's Contribution's :- 185000

■ Investor Investment's :- 100000

■ Total :- 285000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Furniture item	3,500	1,05,000	12,60,000	13,25,000
Total Sales (A)	3,500	1,05,000	12,60,000	13,25,000
Less. Variable Expense				
Furniture item	2,800	84,000	10,08,000	10,60,000
Total variable Expense (B)	2,800	84,000	10,08,000	10,60,000
Contribution Margin (CM) [C=(A-B)	700	21,000	2,52,000	2,65,000
Less. Fixed Expense				
Rent		4,000	48,000	48,000
Electricity Bill		1,000	12,000	15,000
Transportation		1,500	18,000	20,000
Guard		200	2,400	3,500
Generator		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Mobile Bill		500	6,000	8,000
Entertainment		500	6,000	8,000
Total Fixed Cost		13,000	1,56,000	1,66,500
Net Profit (E) [C-D]		8,000	96,000	98,500
Investment Payback			60,000	60,000

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	1,00,000	
1.2	Net Profit	96,000	98,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		36,000
	Total Cash Inflow	1,96,000	1,34,500
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	36,000	74,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Basaid Bazar, Ashulia,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







পার্বতী ইলেকট্রনিক্স ফার্ণিচার
সর্বশ্রেষ্ঠ
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মায়

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FAMILY PICTURE

