

Proposed NU Business Name: **VAI VAI STORE**



Project identification and prepared By Md. Shamsul Arefin
Munshigonj

Project verified by: Monoronjon



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Faisal Ahammed
Age	:	27/06/1983(23 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers
Address	:	Vill: Talir Bil P.O : Pousar, P.S: Munshiganj Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Tahmina Begum
(iii) Father's name	:	Md. Hosain Miah
(iv) GB member's info	:	Branch :Poushar, Centre #23/(Female), Member ID: 3971/2, Group No:8 Member since:19/05/1998(10years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	10 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.		01916432893
Mother's Contact No.	:	01827964458
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd,Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Tahmina Begum joined Grameen Bank since 10 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

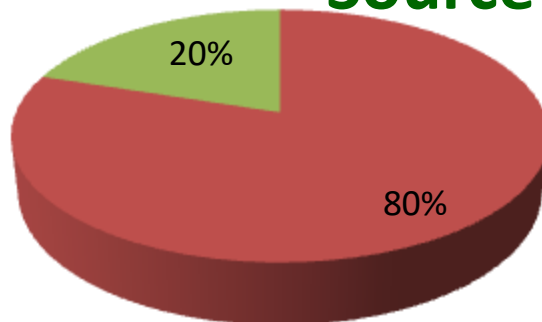
Business Name	:	: Md.Faisal Ahammed
Location	:	Telir Bil,Pousar,Munshiganj.
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 280000/-(from existing business)80% Required Investment BDT 70,000/-(as equity)20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 12ft=144square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Stationary items.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is Rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Stationary Items	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less. Variable Expense			
Stationary Items	2125	45000	540000
Total variable Expense (B)	2125	45000	540000
Contribution Margin (CM) [C=(A-B)]	375	11250	135000
Less. Fixed Expense			
Rent		1000	12000
Electric Bill		400	4800
Transportation		400	4800
Salary (self)		5000	60000
Salary (staff)			0
Guard			0
Entertainment			0
Generator			0
Mobile		500	6000
Total fixed Cost (D)		7300	87600
Net Profit (E) [C-D]		3950	47400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	100	2300	23000	11	2300	25000	48000
Juice	360	55	20000				20000
Biscuit	875	40	35000	50	40	2000	37000
Water	1168	25	29200	1000	15	15000	44200
Sugar	400	63	25200	200	55	11000	36200
Atta	1304	23	30000	45	23	10000	40000
Suji			10000				10000
Oil	300	92	27600				27600
Ice Cream Fridge						7000	7000
Security			80000				80000
Total			280000			70000	350000

Source of Finance



- Entrepreneur's Contribution 280,000
- Investor's Investment 70,000
- Total 350,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Cosmetics Item	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense					
Cosmatics Item	2550	72000	864000	907200	952560
Total variable Expense (B)	2550	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)]	450	18000	216000	226800	238140
Less. Fixed Expense					
Rent		1000	12000	12600	13230
Electric Bill		2000	24000	25200	26460
Transportation		3000	36000	37800	39690
Salary (self)		5000	60000	63000	66150
Salary(staff)			0	0	0
Guard			0	0	0
Generator			0	0	0
Entertainment			0	0	0
Mobile		1000	12000	12600	13230
Total fixed Expenses		12000	144000	151200	158760
Net Profit (E) [C-D]		6000	72000	75600	79380

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	72000	75600	79380
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44000	91600
	Total Cash Inflow	152000	119600	170980
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
3	Total Cash Outflow	108000	28,000	28,000
	Net Surplus	44000	91600	142980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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













FAMILY PICTURE

