

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



Project identification and prepared by: Monoj kumar sarkar,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ABDUL HAKIM
Age	:	12-05-1989(28 Years)
Education, till to date	:	Class-08
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers
Address	:	Vill: Bajju Bagha, P.O:Bagha, 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	:	MST.AFROJA BEJUM
(iii) Father's name	:	LATE. ABUL HOSSAN
(iv) GB member's info	:	Branch:Monigram Bagha ,Centre # 29(Female) Member ID: 2228/1, Group No: 02 Member since: 10-05-2008 to 15-03-13 New 31-12-16(06Years)
Further Information:		First loan: BDT – 10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 5,000, Outstanding loan: 4,670 Brothers
(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	:	04 Years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture & Mango
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01774-207206
Brother's Contact No.	:	01750-332017
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.AFROJA BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI STORE
Location	:	Bagha Bazzar, Rajshahi .
Total Investment in BDT	:	BDT-170,000/-
Financing	:	Self BDT 120,000/-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT-40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Silver;Plastics;Still Melamine & etc Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur.Existing no employees.▪The shop is Rented.▪Agreed grace period is 3 months.▪Collect from Rajshahi & Natore

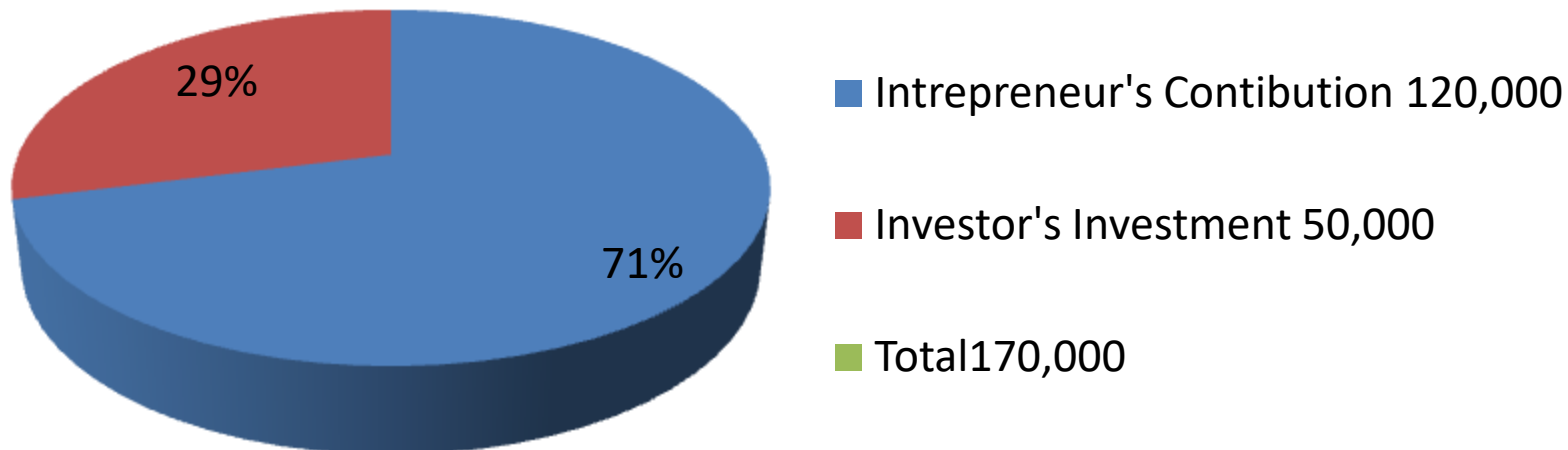
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Silver;Plastics;Still Melamine & etc Item.	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less. Variable Expense			
Silver;Plastics;Still Melamine & etc Item.			
Total variable Expense (B)	5,400	162,000	1,944,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		0	0
Entertainment		100	1,200
Guard		250	3,000
Bank Charge		100	1,200
Mobile Bill		400	4,800
Total fixed Cost (D)		7,150	85,800
Net Profit (E) [C-D]		10,850	130,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Plastics	2,400	30,000	32,400
Rice Cooker	12,000	0	12,000
Silver	10,800	20,000	30,800
Still	10,000	0	10,000
Melamine	10,000	0	10,000
Gift Item	10,000	0	10,000
Pan	7,000	0	7,000
Others	17,800	0	17,800
	0	0	0
	0	0	0
Security of the shop	40,000	0	40,000
Total	120,000	50,000	170,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Silver;Plastics;Still Melamine & etc Item.	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Silver;Plastics;Still Melamine & etc Item.	6,300	189,000	2,268,000	2,381,400	2,500,470
Total variable Expense (B)	6,300	189,000	2,268,000	2,381,400	2,500,470
Contribution M. (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		1,000	12,000	13,000	14,000
Electricity Bill		300	3,600	4,000	4,500
Transportation		1,000	12,000	13,000	14,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		100	1,200	1,300	1,400
Guard		250	3,000	3,200	3,500
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		400	4,800	5,000	5,200
Total Fixed Cost		7,150	85,800	88,800	92,000
Net Profit (E) [C-D]		13,850	166,200	175,800	185,830
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	166,200	175,800	185,830
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		146,200	
	Total Cash Inflow	216,200	322,000	
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	146,200	302,000	467,830

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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









