

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



Project identification and prepared by: Md : Habibullah, Kaligonj,  
Gazipur

Project verified by: Siddiqur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SAJAL CHANDRO BORMAN</b>
Age	:	01-01-1990(27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill bashair, P.O: Dakhin Bag. P.S: Kaligonj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>KAMALA RANI BARMAN</b>
(iii) Father's name	:	<b>SHETOL CHONDRA BARMAN</b>
(iv) GB member's info	:	Branch: Jamalpur, Centre # 11(Female), Member ID: 8980, Group No:1 First loan: BDT 5,000/- Existing loan: BDT 28,000/- Outstanding loan: BDT 7748/- :
Further Information:		Father
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info	:	03 years experience in running business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	01921-188581
Entrepreneur Contact No.	:	01962-802962
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaligonj Unit ,Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

**KAMALA RANI BARMAN** joined Grameen Bank since 04 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI STORE</b>
Location	:	Jamalpur Bazar,Gazipur
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ He has run the business like as Rice,Dal,Softdrink</li><li>▪Gaine on sales 15%.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

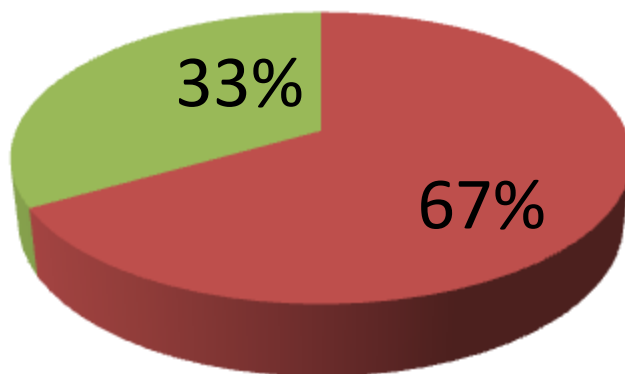
## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Dal,Softdrink,ETC	2300	69000	828000
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Rice,Dal,Softdrink,ETC	1955	58650	703800
Total Variable Expense	1955	58650	703800
Contribution Margin (CM) [C=(A-B)]	345	10350	124200
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		6000	72000
Net Profit (E)= [C-D]		4350	52200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	2	3,000	6,000			0	6,000
Dal	1	4,200	4,200			0	4,200
Soap	50	40	2,000	120	45	5,400	7,400
Suger	1	5000	5,000			0	5,000
Oil	90	90	8,100			0	8,100
Softdrink	120	40	4,800	200	40	8,000	12,800
Cosmatice			50,000			30,000	80,000
Others			19,900			6,600	26,500
	264	12370	100000	320	85	50,000	150,000

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

### Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Rice,Dal,Softdrink,ETC	2800	84000	1008000	1058400	1111320
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
Straw, Bran, Medicine etc	2380	71400	856800	899640	944622
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>	<b>899640</b>	<b>944622</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12600</b>	<b>151200</b>	<b>158760</b>	<b>166698</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6300	6600
Salary (Self)		5000	60000	60000	60000
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6000</b>	<b>69600</b>	<b>70000</b>	<b>70400</b>
<b>Net Profit (E)= [C-D]</b>		<b>6600</b>	<b>79200</b>	<b>83160</b>	<b>87318</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	79,200	83160	87318
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59200	122360
	<b>Total Cash Inflow</b>	<b>129,200</b>	<b>142,360</b>	<b>209,678</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>59,200</b>	<b>122,360</b>	<b>189,678</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





