

Proposed NU Business Name: **VAI VAI BOSTRALOY**



Project identification and prepared by: Md. Sahabuddin
Mohonpur Unit, Rajshahi

Project verified by: Md. Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHREE TILOK KUMAR SHARKER
Age	:	28-07-1991 (25 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brother, 03 Sister
Address	:	Vill:Bakshoil, P.O: Keshohat, P.S Mohanpur, 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	:	SHREE MOTI SHEFALI RANI
(iii) Father's name	:	SHUKUMAR SHARKER
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre # 14(Female), Member ID:7524, Group No: 02 Member since: 21-10-2012 (4Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: 14,280/=
(v) Who pays GB loan installment	:	Father
(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	:	Nine years experience in running business. He has training.
Other Own/Family Sources of Income	:	Agriculter
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-845772
Mother's Contact No.	:	01743-742745
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit,Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHREE MOTI SHEFALI RANI joined Grameen Bank since 04 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	:	VAI VAI BOSTRALOY
Location	:	Keshorhat Bazar, Mohanpur , Rajshahi.
Total Investment in BDT	:	BDT 5,60,000/-
Financing	:	Self BDT 5,00,000/- (from existing business) 89% Required Investment BDT 60,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14ft x 12ft= 168 square ft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods like; Shari, Longi, Three Pice, etc ▪ Average 20% gain on sale. ▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund No employee will be appointed. ▪ The shop is owned. ▪ Collects goods from Noagoan, Shahjatpur. ▪ Agreed grace period is 3 months.

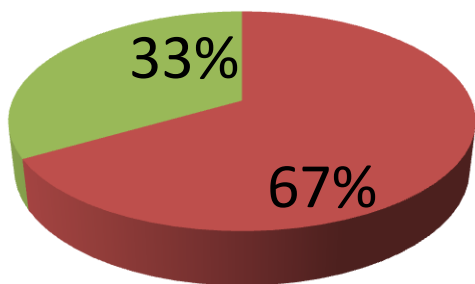
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Cloth Item	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		2,200	26,400
Electricity Bill		500	6,000
Mobile Bill		240	2,880
Salary (self)		5,000	60,000
Transportation		3,000	36,000
Entertainment		500	6,000
Guard Bill		60	720
Total fixed Cost (D)		11,500	1,38,000
Net Profit (E) [C-D]		12,500	1,50,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tangail Shari	400	600	2,40,000	-	-	-	2,40,000
Indian Shari	50	1200	60,000	50	1200	60,000	1,20,000
Bier Shari	33	1500	50,000	-	-	-	50,000
Longi	200	500	1,00,000	-	-	-	1,00,000
Three pice	100	500	50,000				50,000
Total	783		5,00,000	50		60,000	5,60,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloth Item	5,000	1,50,000	18,00,000	18,90,000
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000
Less. Variable Expense				
Cloth Item	4,000	1,20,000	14,40,000	15,12,000
Total variable Expense (B)	4,000	1,20,000	14,40,000	15,12,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000	3,78,000
Less. Fixed Expense				
Rent		2,200	26,400	26,400
Electricity Bill		600	7,200	8,000
Mobile Bill		400	4,800	5,000
Salary (self)		5,000	60,000	60,000
Transportation		3,000	36,000	40,000
Entertainment		500	6,000	6,500
Guard Bill		60	720	800
Total Fixed Cost		11,760	1,41,120	1,46,700
Net Profit (E) [C-D]		18,240	2,18,880	2,31,300
Investment Payback			36,000	36,000

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	60,000	
1.2	Net Profit	2,18,880	2,31,300
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,92,880
	Total Cash Inflow	2,78,880	4,24,180
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	86,000	36,000
3	Net Cash Surplus	1,92,880	3,88,180

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 9 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





অজিত নামের মসৃণ পুর প্রাত

কম্বলিন ও বস্ব কাপড়ের পুঁচি-পাড়ারী
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কলকাতা ও মাদ্রাসা কলেজের পুঁজি-পাঠ্য
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সংগত ওয়ার্ড নং ০৬

হোল্ডিং নং

কল্যাণ হাট কাছাকাছি

ব্যব

সংগ্রহ করে রাখা হবে

তিনি কুমার

স্বামী শ্রী প্রকৃষ্ণ চন্দ্র

উপজেলা

কল্যাণ হাট

FAMILY PICTURE

