

## Proposed NU Business Name: **VAI VAI ICE MILL**



Project identification and prepared by: Md . Sahjamal Sirazi  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD. RASHEL MONDOL</b>
Age	:	07-11-1998(18Years )
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brothers & 2 sister
Address	:	Vill: Jomoni , P.O: Satbaria , P.S: Puthia, 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	:	<b>MST. NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD. ABDUR RAZZAK MONDOL</b>
(iv) GB member's info	:	Branch: , Shilmaria ,Puthia, Centre # 48 (Female), Member ID: 6023/4, Group No: 06 Member since: 2008 (08Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 5,920
(v) Who pays GB loan installment	:	Fathers
(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	:	-
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01774-338805
Father's Contact No.	:	01719-823677
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NURJAHAN BEGOM** joined Grameen Bank since 08 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	:	<b>VAI VAI ICE MILL</b>
Location	:	Mollapara , Puthia , Rajshahi
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT-210,000/-(from existing business)81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20ft= 600 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Ice etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪The shop is self .</li><li>▪Collects goods from Taherpur.</li><li>▪Agreed grace period is 3 months.</li></ul>

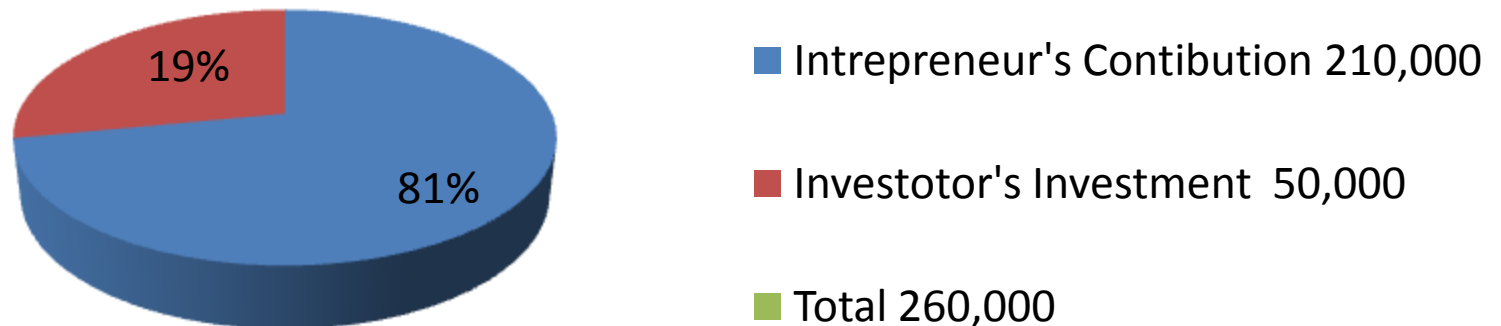
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Ice Item		35,000	420,000
<b>Total Sales (A)</b>		<b>35,000</b>	<b>420,000</b>
<b>Less. Variable Expense</b>			
Ice Item		35,000	420,000
<b>Total variable Expense (B)</b>		<b>35,000</b>	<b>420,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>			
<b>Less. Fixed Expense</b>			
Electricity Bill		15,000	180,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		6,000	72,000
Guard		150	1,800
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>27,450</b>	<b>329,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,550</b>	<b>90,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Salt (2x1,000)	2,000		2,000
Motor big (1x80,000)	80,000		80,000
Motor medium (1x15,000)	15,000		15,000
Motor small(1x5,000)	5,000		5,000
Nitrogen gas slender (3x36,000)	108,000	50,000	158,000
<b>Total</b>	<b>210,000</b>	<b>50,000</b>	<b>260,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
Ice Item		40,000	480,000	504,000	529,200
<b>Total Sales (A)</b>		<b>40,000</b>	<b>480,000</b>	<b>504,000</b>	<b>529,200</b>
<b>Less. Variable Expense</b>					
Ice Item		40,000	480,000	504,000	529,200
<b>Total variable Expense (B)</b>		<b>40,000</b>	<b>480,000</b>	<b>504,000</b>	<b>529,200</b>
<b>Contribution M.(CM) [C=(A-B)]</b>					
<b>Less. Fixed Expense</b>					
Electricity Bill		15,000	180,000	180,000	180,000
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000	72,000
Guard		150	1,800	1,800	1,800
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
<b>Total Fixed Cost</b>		<b>28,550</b>	<b>342,600</b>	<b>343,980</b>	<b>345,429</b>
<b>Net Profit (E) [C-D]</b>		<b>11,450</b>	<b>137,400</b>	<b>160,020</b>	<b>183,771</b>
<b>Investment Payback</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	137,400	160,020	183,771
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		117,400	140,020
	<b>Total Cash Inflow</b>	<b>187,400</b>	<b>277,420</b>	<b>323,791</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)	20,000	20,000	20,000
	<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>117,400</b>	<b>257,420</b>	<b>303,791</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

























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ਸ਼ਿਕਾਇਤਾਂ ਦਾ ਪੱਤਰ  
ਜਿਲ੍ਹਾ ਮੈਜਿਸਟਰੇਟ ਦਫ਼ਤਰ  
ਮੁਕਾਬਲਾ ਨੰਬਰ: \_\_\_\_\_  
ਮੁਕਾਬਲਾ ਮਿਤੀ: \_\_\_\_\_