

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



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Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ESMAIL HOSSAIN
Age	:	16-03-1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers
Address	:	Vill: Ismailpur , P.O: Jodunathpur, P.S: Dhanbari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AMBIA BEGUM
(iii) Father's name	:	AYEJ UDDIN
(iv) GB member's info	:	Branch: Ismailpur ; Centre # 90(Female), Member ID: 10111, Group No: 07 Member since: 11-1-2009 -2015(06 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	5 years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01938-775135
Mother's Contact No.	:	01990-128680
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA BEGUM joined Grameen Bank since 6 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	:	Puraton kapor hati, Dhanbari
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 15 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery items .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪After getting equity fund 1 will be appointed▪Collects goods from Dhanbari .▪The shop is rented.▪Agreed grace period is 3 months.

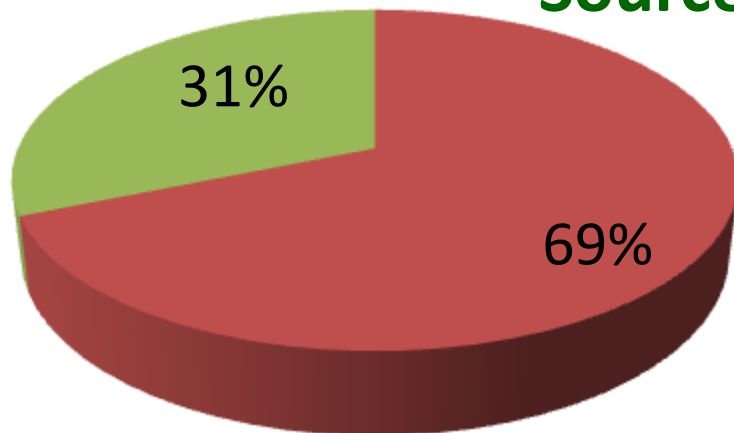
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2160	64800	777600
Bikash & Flexi	100	3000	36000
Total sales (A)	2260	67800	813600
Less Variable Exp.			
Grocery Item	1836	55080	660960
Total Variable exp. (B)	1836	55080	660960
Contribution Margin CM [C= (A-B)]	424	12720	152640
less fixed exp.			
Rent		300	3600
Electricity bill		500	6000
Transportation		1500	18000
Salary (self)		5000	60000
Entertainment		500	6000
Generator		100	1200
Mobile		300	3600
total fixed cost (D)		8200	98400
Net profit (E) [C-D]		4520	54240

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	2	2100	4,200	2	2,100	4,200	8,400
Pulses	1	2800	2,800	2	2800	5,600	8,400
Oil	30	450	13,500	30	450	13,500	27,000
Cosmetics	90	100	9,000	100	150	15,000	24,000
soap	100	100	10,000	47	100	4,700	14,700
Biscuite	100	75	7,500	10	100	1,000	8,500
others	150	100	15,000	20	300	6,000	21,000
Bikash & Flexi	1	40000	40,000			0	40,000
Security			8,000				8,000
Total	474		110,000	211		50,000	160,000

Source of Finance



■ Entrepreneur's Contribution 110,000

■ Investor's Investment 50,000

■ Total 160,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	3100	93000	1116000	1171800	1230390
Bikash	250	7500	90000	94500	99225
Total Sales (A)	3350	100500	1206000	1266300	1329615
less variable Expenses					
Grocery Item	2635	79050	948600	996030	1045832
Total variable Expenses (B)	2635	79050	948600	996030	1045832
Contribution Margin (CM)= (A-B)	715	21450	257400	270270	283783.5
Less Fixed Expenses					
Rent		300	3600	3600	3600
Electricity bill		600	7200	16000	3000
Transportation		1565	18780	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		3500	42000	42000	42000
Entertainment		550	6600	6600	6600
Generator		100	1200	1200	1200
Mobile		400	4800	7400	4800
Total Fixed Cost		12015	144180	171800	124200
Net Profit (E) (C-D)		9435	113220	98470	159583.5
Investment Payback			20000	20000	20000

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

SR#	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	113,220	98,470	159583.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		93,220	171690
	Total Cash Inflow	163220	191690	331273.5
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	93,220	171690	311273.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 05 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



A large, colorful poster on the right wall, featuring text in Hindi and images of people. It appears to be an advertisement or a notice, with a prominent '000' and '000' in red boxes. The text includes 'सुखी कठोर' and 'सुखी कठोर'.

गणेश
२०२२
सुखी कठोर
२०२२
सुखी कठोर





Stacks of cardboard boxes on the ceiling, many with logos and text. Some boxes are labeled with 'TATA' and 'SAR'. The boxes are stacked high, filling the upper portion of the store.

Shelves filled with various goods, including bottles, bags, and boxes. The shelves are organized into sections, with different types of products grouped together. The man is standing in the middle of the store, looking towards the camera.

Large white sack with Bengali text: "কমিউনিকেশন কোং লিমিটেড" (Communication Company Limited). The sack is partially filled and has some other markings on it.

Two yellow and red boxes with Bengali text: "পুষ্টি তেল মাছ" (Nutrition Fish Oil). The boxes are stacked on the floor and have a logo on them.

Digital scale on the floor showing a red display. The scale is used for weighing goods in the store.

Poster or sign on the right wall with Bengali text and a grid of items. It appears to be a price list or a promotional sign for various products.



FAMILY PICTURE

