

Proposed NU Business Name: **VAI VAI SHOES AND VARIETIES STORE**



Project identification and prepared by: MD, Delower Hossain
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KALAM
Age	:	10-12-1991 (25 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Kamra, P.O: Fulbaria, P.S: Kapashia, 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	:	SUFIA BEGUM
(iii) Father's name	:	ABUL HOSSAIN
(iv) GB member's info	:	Branch: Chandpur Centre # 36 (Female), Member ID: 3178, Group No: 10 Member since: 12/05/2007 (10 Years) First Loan: BDT 5000 /-, Existing Loan: 18,000/- Outstanding Loan: 13,654/-
Further Information:		
(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	:	04 years experience in running business. He has 04 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-586961
Family's Contact No.	:	01776-778883
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

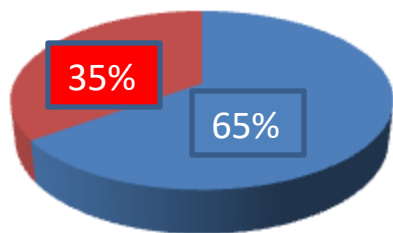
Business Name	:	VAI VAI SHOES AND VARIETIES STORE
Location	:	Chandpur Bazar, Gazipur
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,10,000/- (from existing business) 65% Required Investment BDT 60,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Ladies and gents shoe etc.▪Average 20% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Fulbaria, Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Ladies and Gents Shoes	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Ladies and Gents Shoes	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		150	1,800
Electricity Bill		250	3,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		150	1,800
Guard		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		7,050	84,600
Net Profit (E) [C-D]		4,950	59,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Ladies Hill	12 Pairs	250	3,000	20 Pairs	250	5,000	8,000
Ladies High Hill	20 Pairs	275	5,500	20 Pairs	275	5,500	11,000
Ladies Buston	12 Pairs	250	3,000	20 Pairs	250	5,000	8,000
Ladies Slipper	24 Pairs	150	3,600	30 Pairs	150	4,500	8,100
Ladies Chaina	10 Pairs	350	3,500	-	-	-	3,500
Gents Nagra	36 Pairs	350	12,600	20 Pairs	350	7,000	19,600
Gents Angta	48 Pairs	300	14,400	30 Pairs	300	9,000	23,400
Gents 2 Fita	35 Pairs	300	10,500	30 Pairs	300	9,000	19,500
Gents Choti	60 Pairs	100	6,000	60 Pairs	100	6,000	12,000
Gents Rubber	120 Pairs	120	14,400	-	-	-	14,400
Gents Sandal	95 Pairs	80	7,600	50 Pairs	80	4,000	11,600
Burmies Sandal	50 Pairs	100	5,000	50 Pairs	100	5,000	10,000
Others			900	-	-	-	900
Securities			20,000			-	20,000
Total			110,000			60,000	170,000



Source of Finance

- Entrepreneur's Contribution- 1,10,000
- Investor's Investment- 60,000
- Total Investment- 1,70,000

Financial Projection (BDT)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year(+5%)
Revenue (sales)					
Ladies and gents shoe	2,500	75,000	9,00,000	945,000	992,250
Total Sales (A)	2,500	75,000	9,00,000	945,000	992,250
Less. Variable Expense					
Ladies and gents shoe	2,000	60,000	7,20,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	7,20,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000	189,000	198,450
Less. Fixed Expense					
Rent		150	1,800	1,900	2,000
Electricity Bill		250	3,000	3,200	3,200
Transportation		1,200	14,400	14,500	15,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		150	1,800	1,900	2,000
Guard		200	2,400	2,500	2,500
Mobile Bill		400	4,800	4,900	5,000
Total fixed Cost (D)		7,350	88,200	88,900	89,700
Net Profit (E) [C-D]		7,650	91,800	100,100	108,750
Investment Payback			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	91,800	100,100	108,750
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67,800	143,900
	Total Cash Inflow	151,800	167,900	252,650
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	67,800	143,900	228,650

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







Man in purple kurta

Advertisement for a mobile app or service, featuring a woman and a man, with the text "#1219" and "अपना-अपना" (Apna-Apna).

Orange cloth on the table

Advertisement for a mobile app or service, featuring a woman and a man, with the text "अपना-अपना" (Apna-Apna).

Advertisement for a mobile app or service, featuring a woman and a man, with the text "अपना-अपना" (Apna-Apna).





FAMILY PICTURE

