

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



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta5

Name	:	MAHMUDHA AKTER
Age	:	01/12/1986 (30 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Nakashini, P.O: Kapashia-1730, 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	:	RUSHIA BEGUM
(iii) Husband's name	:	SHAFIQL ISLAM
(iv) GB member's info	:	Branch: Kapashia, Centre # 20 (Female), Member ID: 3256/2, Group No: 03 Member since: 10/03/2002 to 2017 (15 Years) First Loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 10,000/- Outstanding Loan: 8900/-
(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	:	03 years experience in running business. She has 03 years training
Other Own/Family Sources of Income	:	Wall painting Contract.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01961-406185
Husband's Contact No.	:	01939-002765
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RUSHIA BEGUM joined Grameen Bank since 15 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 BON STORE
Location	:	Nakashini, Kapashia
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000 (from existing business) 44% Required Investment BDT 50,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10 ft x 08 ft = 80 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pulse, Flour, Salt, Bakery Items, Oil, Tea, Betel Leaf, Soap, Chanachur, Sugar,etc▪Average 15 % gain on sale.▪The business is operated by entrepreneur. Existing no employee.▪She is doing her business in own place.▪Collects goods from Kapasia, Gazipur▪Agreed grace period is 3 months.

Existing Business

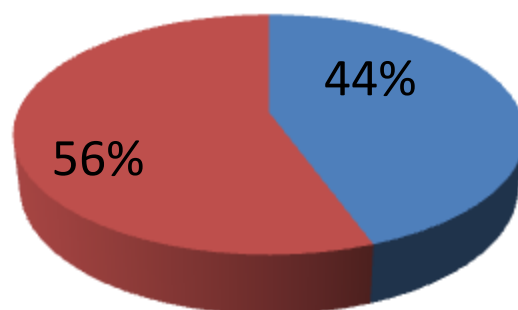
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Pulse, Flour, Salt, Bakery Items, Oil, Soap, Chanachur, Sugar, etc	1,000	30,000	360,000
Tea, Betel Leaf	400	12,000	144,000
Total Sales (A)	1,400	42,000	504,000
Less. Variable Expense			
Pulse, Flour, Salt, Bakery Items, Oil, Tea, Betel Leaf, Soap, Chanachur, Sugar, etc	1,040	31,200	374,400
Total variable Expense (B)	1,040	31,200	374,400
Contribution Margin (CM) [C=(A-B)]	360	10,800	129,600
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		500	6,000
Mobile Bill		150	1,800
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,000	60,000
Net Profit (E) [C-D]		5,800	69,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Biscuit	17 Carton	400	6,800	30 Carton	400	12,000	18,800
Chanachur	10 Dozen	200	2,000	30 Dozen	200	6,000	8,000
Soap	10 Dozen	200	2,000	30 Dozen	200	6,000	8,000
Cow salt	80 Kg	25	2,000	-	-	-	2,000
Salt	48 Kg	40	1,920	50 Kg	40	2,000	3,920
Curry Salt	24 Kg	28	672	-	-	-	672
Sugar	10 Kg	75	750	20 Kg	75	1,500	2,250
Soya bin Oil	02 Tin	1600	3,200	5 Tin	1600	8,000	11,200
Mustard Oil	14 P	50	700	-	-	-	700
Pulse	10 Kg	120	1,200	20 Kg	120	2,400	3,600
Flour	02 Sacks	1200	2,400	02 Sacks	1200	2,400	4,800
Tea / Betel Leaf	-	-	5,000	-	-	7,000	12,000
Other Items			11,358	-	-	2,700	14,058
Total			40,000			50,000	90,000

Source of Finance



- Entrepreneur's contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Pulse, Flour, Salt, Bakery Items, Oil, Soap, Chanachur, Sugar,etc	1,500	45,000	540,000	567,000	595,350
Tea, Betel Leaf	550	16,500	198,000	207,900	218,295
Total Sales (A)	2,050	61,500	738,000	774,900	813,645
Less. Variable Expense					
Pulse, Flour, Salt, Bakery Items, Oil, Tea, Betel Leaf, Soap, Chanachur, Sugar,etc	1,550	46,500	558,000	585,900	615,195
Total variable Expense (B)	1,550	46,500	558,000	585,900	615,195
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		800	9,600	10,000	11,000
Mobile Bill		250	3,000	3,500	4,000
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48000	48,000
Total Fixed Cost		5,500	66,000	67,000	68,600
Net Profit (E) [C-D]		9,500	114,000	122,000	129,850
Investment Payback			20,000	20,000	20,000

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

Sl #	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	114,000	122,000	129,850
1.4	Opening Balance of Cash Surplus		94,000	196,000
	Total Cash Inflow	1,64,000	216,000	325,850
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	94,000	196,000	305,850

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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







FAMILY PICTURE

