

## Proposed NU Business Name: **VAI VAI WORKSHOP**



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

Name	:	<b>ISTIKUL ISLAM</b>
Age	:	07-06-1991 (26 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	Son & 01 Daughter
No. of siblings.	:	0 Sister & 01 Brother
Address	:	Vill: Chorpara, P.O: Chorpara, P.S: Sona Tola, Dist: Bogra
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>MOST.SHABINA BEGUM</b>
(iii) Husband's name	:	<b>MD.ABDUL MANNAN</b>
(iv) GB member's info	:	Branch: Hatskormoza , Centre # 22 (Female), Member ID: 3515, Group No: 04 Member since: 15-01-2007 (10 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 80,000, Outstanding loan:BDT 38,335/ -
(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	:	10 years experience in running business. She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-161091
Mother's Contact No.	:	01710-455561
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.SHABINA BEGUM** joined Grameen Bank since 10 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 WORKSHOP</b>
Location	:	Vill:Chorpara,Po: Sonatola, Bogra
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 50 ft= 500 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like workshop.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing two employes.</li><li>▪Collects goods from Bogra .</li><li>▪The shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

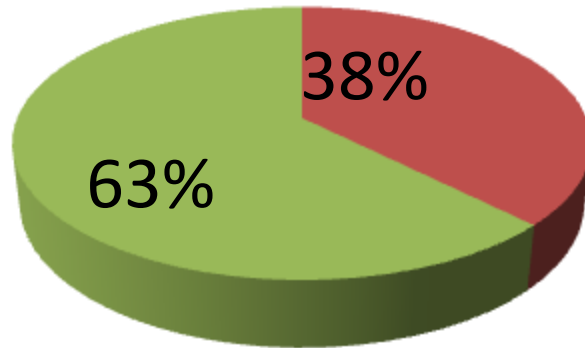
## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Pati Iron,Engale,Seet,Iron ETC	3200	96000	1152000
		0	0
Total Sales(A)	3200	96000	1152000
Less Variable Expense (B)			0
Pati Iron,Engale,Seet,Iron ETC	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Electric Bill		1200	14400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		12000	144000
Mobile Bill		300	3600
Total Fixed Cost (D)		19000	228000
Net Profit (E)= [C-D]		5000	60000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pati Iron	55	82	4,510	250	82	20,500	25,010
Engale	190	48	9,120	250	48	12,000	21,120
Seet	145	80	11,600			0	11,600
Iron	25	55	1,375	150	55	8,250	9,625
Others			3,395			9,250	12,645
			0			0	0
	415	265	30,000	650	185	50,000	80000

## Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 50,000
- Total 80,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Pati Iron,Engale,Seet,Iron ETC	3700	111000	1332000	1398600
<b>Total Sales(A)</b>	<b>3700</b>	<b>111000</b>	<b>1332000</b>	<b>1398600</b>
<b>Less Variable Expense (B)</b>				
Pati Iron,Engale,Seet,Iron ETC	2775	83250	999000	1048950
<b>Total Variable Expense</b>	<b>2775</b>	<b>83250</b>	<b>999000</b>	<b>1048950</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>925</b>	<b>27750</b>	<b>333000</b>	<b>349650</b>
<b>Less Fixed Expense</b>				
Electric Bill		1200	14400	14700
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		12000	144000	144000
Mobil Bill		300	3600	3700
<b>Total Fixed Cost (D)</b>		<b>19000</b>	<b>228000</b>	<b>228700</b>
<b>Net Profit (E)= [C-D]</b>		<b>8750</b>	<b>105000</b>	<b>110250</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	105,000	110250
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		75000
	<b>Total Cash Inflow</b>	<b>155,000</b>	<b>185,250</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)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,000</b>	<b>155,250</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























# FAMILY PICTURE

