Proposed NU Business Name: VAI BON GENERAL STORE



Project identification and prepared by: Modon Kumar Biswas, Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD RAKIB HOSSAIN RAJ		
Age	:	11-03-1988 (29 Years)		
Education, till to date	:	Class Nine		
Marital status	:	Married		
Children	:	01 Dauther 0 1Son		
No. of siblings:	:	04 Brothers		
Address	:	Vill: 56 Borua Rajpara, P.O: Borua 1229 , P.S: Khilkhet, Dist: Dhaka		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Mosammat Rajia Khatun Md Mostafa Kamal Raj Branch: Dakshinkhan, Centre # 82 (Female), Member ID: 6497/1, Group No: 01 Member since: 10-02-2012 (5 Years) First loan: BDT = 10,000 /-		
Further Information:		Outstanding loan:= 28942/-		
(v) Who pays GB loan installment	•	Father		
(vii) Mobile lady	•	No No		
(vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	No 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 & Skill	:	02 years of business experience.
Own Business and	:	02 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.		01617-033133
Family's Contact No.	:	01820-552749
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

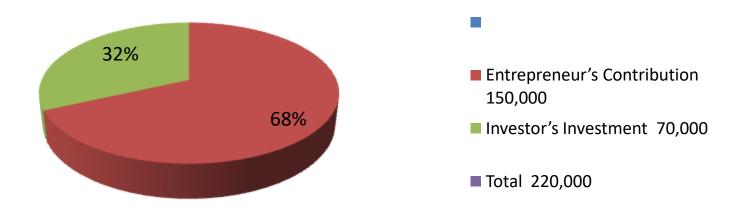
Mosammat Rajia Khatun joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	Vai Bon Genarel Store			
Location	:	Borua Raj para, Khilkhet,Dhaka			
Total Investment in BDT	:	BDT 220,000/-			
Financing	:	Self BDT 150,000/- (from existing business) 60%			
		Required Investment BDT 70,000/- (as equity) 40%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	12 ft x 16 ft= 192 square ft			
Security of the shop	:	BDT 20,000			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rice, Ata, Soft Drink, Shop, Oil Soyabin, Coconat Oil Koyal etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing No employee. The shop is rented. Collects goods from Tangi. Agreed grace period is 3 months. 			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Grocery Item	2,500	75,000	900,000		
Total Sales (A)	2,500	75,000	900,000		
Less. Variable Expense					
Grocery Item	2,000	60,000	720,000		
Total variable Expense (B)	2,000	60,000	720,000		
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000		
Less. Fixed Expense					
Rent		2,000	24,000		
Electricity Bill		800	9,600		
Transportation		1,000	12,000		
Mobile Bill		500	6,000		
Entertainment		500	6,000		
Salary (self)		5,000	60,000		
Total fixed Cost (D)		9,800	117,600		
Net Profit (E) [C-D)		5,200	62,400		

Investment Breakdown								
Particulars		Existing	3	Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Rice	15	2550	38250	Rice	10	2550	25500	63,750
Ata	1	1100	1100	Ata	1	1100	1100	2,200
Softdrinks	10	550	5500	Softdrinks	10	550	5500	11,000
Soap	350	28	9800	Soap	250	28	7000	16,800
Detergent Powder	300	80	24000	Detergent Powder				24,000
Oil	120	85	10200	Oil	100	85	8500	18,700
Oil Narkel	120	120	14400	Oil Narkel	100	120	12000	26,400
Koil	50	40	2000	Koil	20	40	800	2,800
Solt	130	28	3640	Solt	110	28	3080	6,720
Machinaries	1	20000	20000				0	20,000
Others			21110	Others			16,520	37,630
Total			150,000				70,000	220,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Grocery Item	3,300	99,000	1,188,000	1,247,400	1,309,770
Total Sales (A)	3,300	99,000	1,188,000	1,247,400	1,309,770
Less. Variable Expense					
Grocery Item	2,640	79,200	950,400	997,920	1,047,816
Total variable Expense (B)	2,640	79,200	950,400	997,920	1,047,816
Contribution Margin (CM) [C=(A-B)	660	19,800	237,600	249,480	261,954
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		840	10,080	10,584	11,113
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		10,373	124,480	126,304	128,219
Net Profit (E) [C-D)		9,427	113,120	123,176	133,735
Investment Payback			28,000	28,000	28,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	113,120	123,176	133,735
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		89,120	188,296
	Total Cash Inflow	187,120	216,296	326,031
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	89,120	188,296	298,031

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 02 Years

Own Business: 02 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

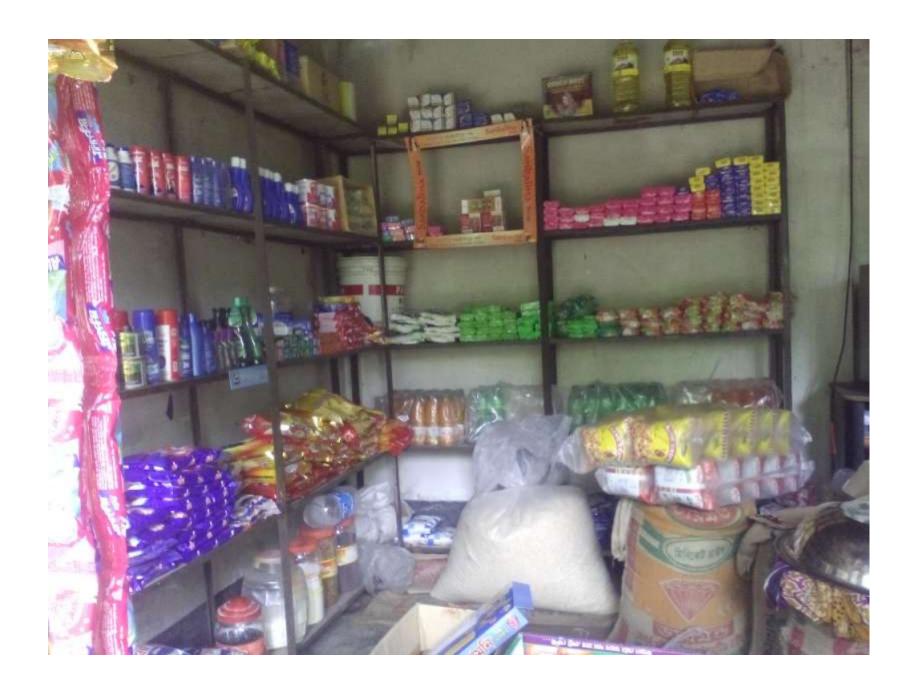
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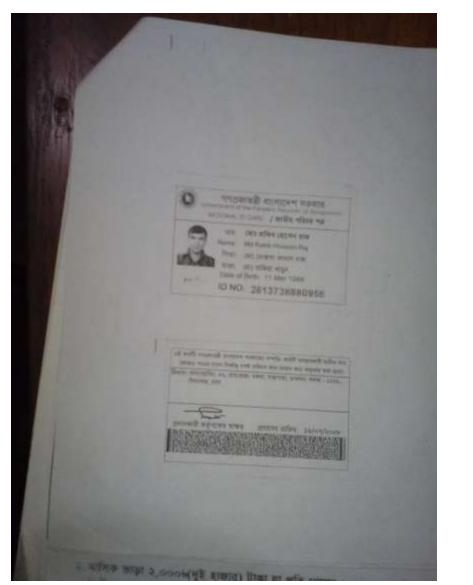


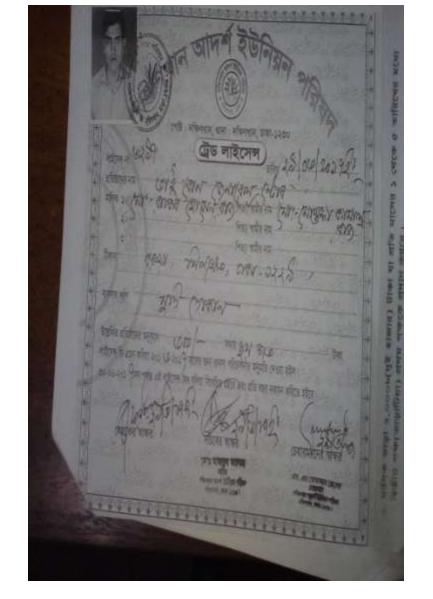




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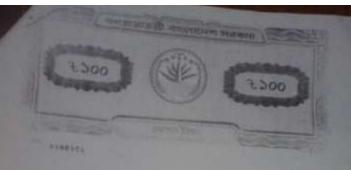
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श्चम भक्त त्या स्थातम काले का WELL SHARE SHIP OF হাম্য কল্যা, পোন কল্যা, বাদাং বিলক্ষেত্ৰ, জেলাঃ চাকা (ভাটা প্ৰদানকারী)

ভিতাপ পঞ্চঃ মোঃ বাজিব বেচনেও বাম THE PERSON NAMED IN ত না ব্ৰুলা, পোচ বৰুলা, মানাচ বিদক্তের, জেলাচ চাকা (আড়া হাম্পকটো)

লখৰ লক্ষ ভাৰ নিজস বাহিতে (বাচ পাড়া) কৰ্বছিত একটি নোকান হাই। বেট বাকিব ্রত্যের তাজ এব নিকট আড়া সেওলা হল। উক সোকানের মাদিক আড়া ২,০০০৬ (মুই ্জাত টাকা প্ৰভাব কৰলে ছিড়ীয় পঞ্চ আনৰ জাড়া ২,০০০৮ টাকায় সম্বত হওয়াহ উলহ ন্দের মধ্যে নিত্র শর্তসংগতে তারা সেবল হল।

- ১, আগামী ০১/০৪/২০১৭ ইং ভারিম হতে ০১/০৪/২০২০ পর্যন্ত **তা**তিন) বছরের জন্য
- ্ৰাদিক আক্তা ২,০০০৬(মুই হাজান) টকো যা প্ৰতি মাসের ১ খেকে ও জানিখের মধ্যে হরী।। পঞ্জ (ভারাটিয়া) রাখম পঞ্চকে প্রদান করবে।
- া লাড়া প্রদানে নিল্ক হলে কথাৎ প্রতি মাসের কড়ো প্রতি মাসের নির্দিষ্ট ক্ষয়ের মধ্যে ৰতে না পানলে প্ৰথম পঞ্চ (মালিত পঞ্চ) যে কোন সময়ে ছিডাঁছ পঞ্চ (কাড়াটিনা) ৰক্ত হতে ভোকান ফেবঙ নিছে পানৰে।



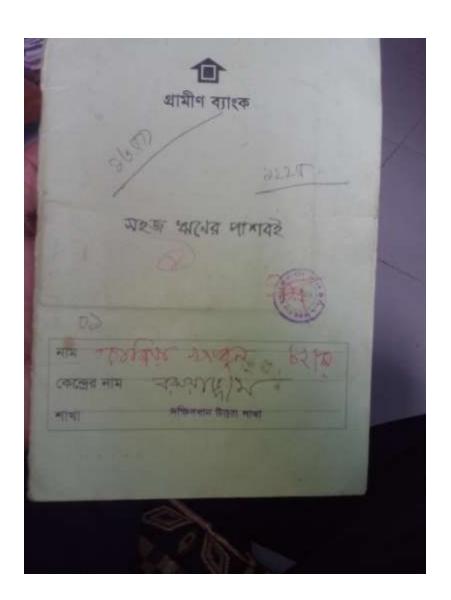
- ত বিভাগ প্ৰাকৃতিয়া) গোলালের তথা আহি ব্যৱস ২০,০০০৮(বিশ হাজার) נוסו משני ישכם מושורם ובניוני מאון פולפן שם "ליסויתאופור נונק " লেবার সময় ভিত্তীয় পৃষ্ণ(ভায়নিয়া) কেরম নিতে পারতে।
- ट्रांकाम (काद) विदेश कर नाटक मुद्दे आम नुटर्ग तथर नाकटक क्रांनाटक कात. মনুকৰভাবে মালিক প্ৰকল্প প্ৰথম প্ৰভ) এডোজন হলে পুই মাল পূৰ্বে আনুনীন্তাকে (WENT TREE) WHICH BEE!
- লোক্তান তেকার পরিবেশ ক্ষতিকারক এবং অবৈধ সাম্প্রী রাশ্য করে না
- ভিত্তীয় প্ৰেক্ত অনুষ্ঠা মেয়াদ নাডাতে হলে প্ৰথম প্ৰেক্ত সাথে নতুন চুকিনানা করে। ত্তা প্ৰথম প্ৰেক্ত স্থাতিক্তমে ভাৱা বৃদ্ধি বিষয়ে উভা প্ৰক আলোচনা করে মেয়াৰ
- इंड्सम्बद व्यामाम्बाद्ध्य मक्त भवता स्थात कता द्वा । इंड्सम्ब इंस्ट्रांकः শ্রতিকাটি মানিয়া নিয়া নিত্রে কাকন করণাম।

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FAMILY PICTURE

