

**Proposed NU Business Name: M/S VAI VAI GLASS & FEBRICATION**



Project identification and prepared by: Mst.Momtaj Khatun  
Kaliganj,Gazipur

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>JAHIDUL HOSSAIN JITU</b>
Age	:	27-02-1990 (27 Years)
Education, till to date	:	H,S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	2 Brother 2 Sister
Address	:	Vill: Kanaiya P.O: Kanaiya P.S: Gazipur 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	:	<b>HAMIDA BEGUM</b>
(iii) Father's name	:	<b>ABDUL SATTAR MIA</b>
(iv) GB member's info	:	Branch :Baria Gazipur Centre 32(Female), Member ID: 3951 , Group No: 02 Member since: 18-05-2009 (08Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 50,000, Outstanding Loan: Nill
(v) Who pays GB loan installment	:	Mother
(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.)	:	Yes
Business Experiences and Training Info	:	08 years experience in running business.08 Years in own business She has 6 years training.
Other Own/Family Sources of Income	:	Harbal Medecine
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760160170
Family's Contact No.	:	01743137714
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAMIDA BEGUM** joined Grameen Bank since 08 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

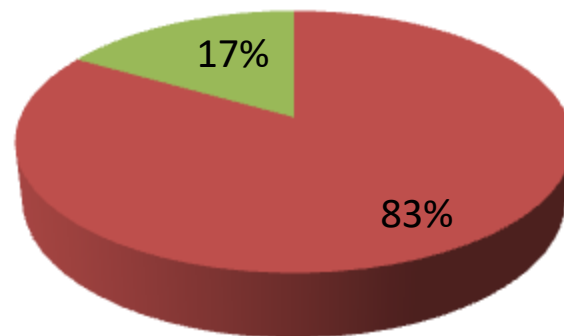
Business Name	:	<b>M/S VAI VAI GLASS &amp; FEBRICATION</b>
Location	:	Pubail Busstand
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 2,50,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16ft x 10 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Thai glass,thai aluminium,White glass,Looking glass,Plai board,Cine board,Celling board e.t.c.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Joydebpur,Mohakhali, Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Thai glass,thai aluminium,White glass,Looking glass,Plai board,Cine board,Celling board e.t.c.	4800	144000	1728000
		0	0
<b>Total Sales(A)</b>	<b>4800</b>	<b>144000</b>	<b>1728000</b>
Less Variable Expense (B)			0
Thai glass,thai aluminium,White glass,Looking glass,Plai board,Cine board,Celling board e.t.c.	4080	122400	1468800
<b>Total Variable Expense</b>	<b>4080</b>	<b>122400</b>	<b>1468800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>720</b>	<b>21600</b>	<b>259200</b>
Less Fixed Expense			
Rent		2200	26400
Electric Bill		1000	12000
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		300	3600
Guard		200	2400
Generator			0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>17000</b>	<b>204000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4600</b>	<b>55200</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Thai glass	100	500	50000	100	500	50,000	100,000
Thai aluminium	300	100	30000				50,000
White glass	300	100	30000				16,000
Looking glass	200	100	20000				20,000
Plai board	200	50	10000				10,000
Cine board	50	100	5000				5,000
Cilling board	50	100	5000				5,000
Security			100000				100,000
							0
							0
	128	1050	250,000	100	500	50,000	300000

### Source of Finance



- Entrepreneur's Contribution  
250,000
- Investor's Investment  
50,000
- Total 300,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Thai glass,thai aluminium,White glass,Looking glass,Plai board,Cine board,Celling board e.t.c.	5500	165000	1980000	2079000	2182950
<b>Total Sales(A)</b>	<b>5500</b>	<b>165000</b>	<b>1980000</b>	<b>2079000</b>	<b>2182950</b>
<b>Less Variable Expense (B)</b>					
Thai glass,thai aluminium,White glass,Looking glass,Plai board,Cine board,Celling board e.t.c.	4675	140250	1683000	1767150	1855508
<b>Total Variable Expense</b>	<b>4675</b>	<b>140250</b>	<b>1683000</b>	<b>1767150</b>	<b>1855508</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>825</b>	<b>24750</b>	<b>297000</b>	<b>311850</b>	<b>327443</b>
<b>Less Fixed Expense</b>					
Rent		2200	26400	26400	26400
Electric Bill		1000	12000	144000	1728000
Transportaion		2,000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator			0	0	0
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>17000</b>	<b>204000</b>	<b>333600</b>	<b>1918860</b>
<b>Net Profit (E)= [C-D]</b>		<b>7750</b>	<b>93000</b>	<b>97650</b>	<b>102533</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73000	150650
	<b>Total Cash Inflow</b>	<b>143,000</b>	<b>170,650</b>	<b>253,183</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>73,000</b>	<b>150,650</b>	<b>233,183</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 08 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



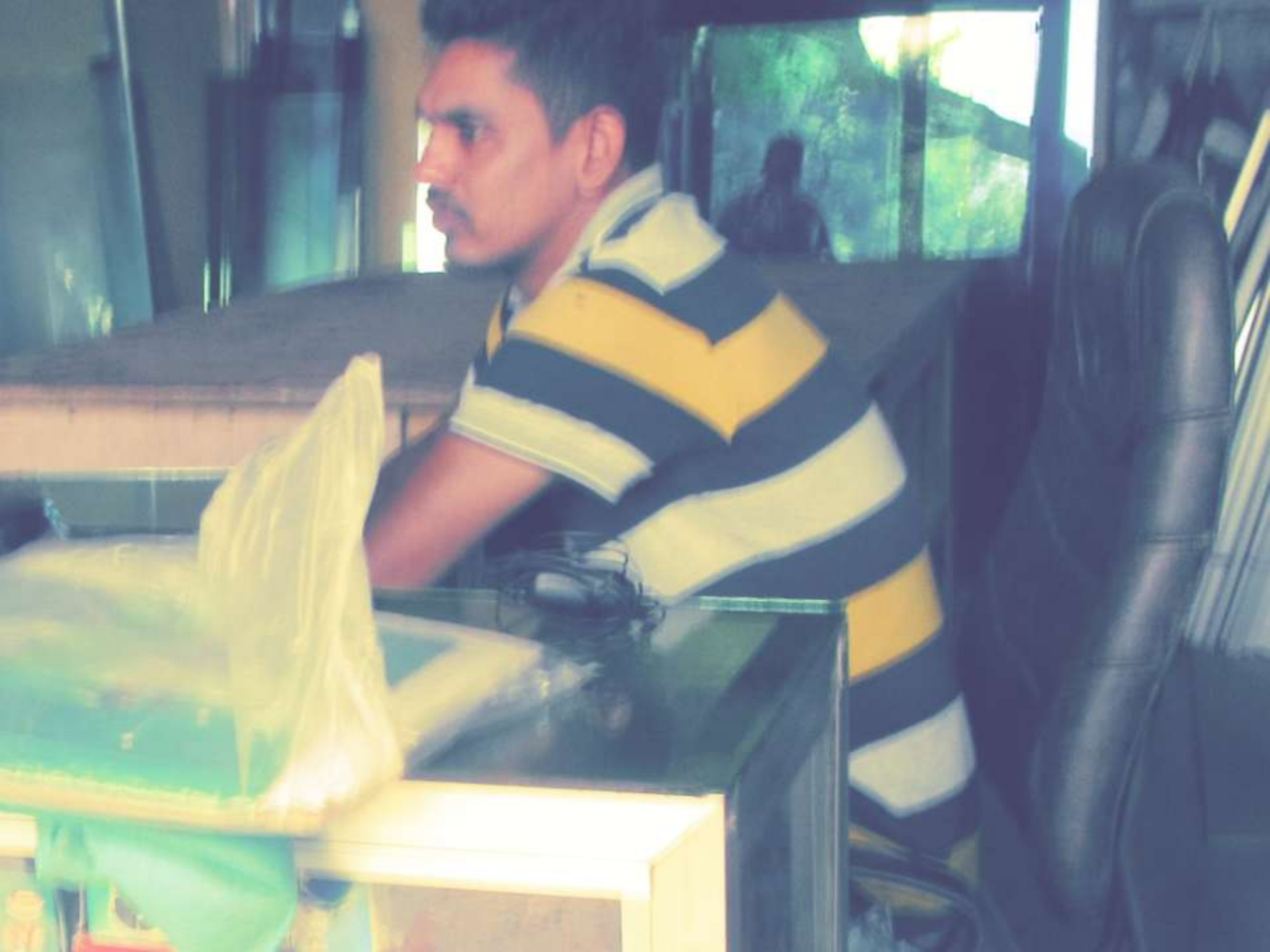














# FAMILY PICTURE

