

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



Project identification and prepared by: Md.Bellal Hossen,
Chagal naiya,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.DALUR HOSEN
Age	:	02-08-1985(32 Years)
Education, till to date	:	Class - Eight
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	03 Sisters, 04 Brothers
Address	:	Vill: Uttor Joshpur, P.O:Uttor Joshpur, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHANARA BEGUM
(iii) Father's name	:	MD.DULAL
(iv) GB member's info	:	Branch: Mohamaya, Centre # 5 (Female), Member ID:4153, Group No: 03 Member since: 05-03-2003 2009 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan:
(v) Who pays GB loan installment	:	NO
(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 no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-128277
Mother's Contact No.	:	01813-988612
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

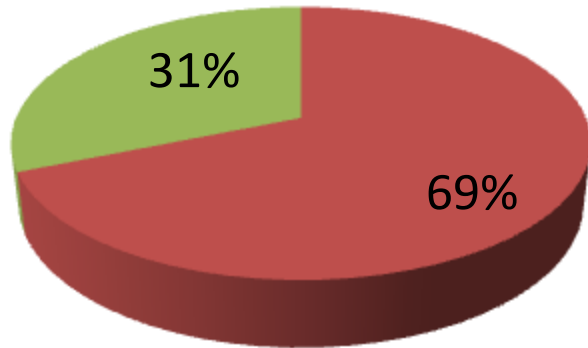
Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI STORE
Location	:	Uttor joshpur,Chagolnaya,Feni
Total Investment in BDT	:	BDT 160000
Financing	:	Self BDT 1,10,000(from existing business) 69% Required Investment BDT,50,000(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 07 ft. = 70 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The shop is planned by investment in existing goods rice,dal ,oil etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Rice,Dal,oil,Softdrink,solt,tea ETC	2700	81000	972000
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Rice,Dal,oil,Softdrink,solt,tea ETC	2295	68850	826200
Total Variable Expense	2295	68850	826200
Contributon Margin (CM) [C=(A-B)]	405	12150	145800
Less Fixed Expense			
Rent		500	6000
Electric Bill		400	4800
Transportaion		400	4800
Salary (Self)		5000	60000
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		6800	81600
Net Profit (E)= [C-D]		5350	64200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Softdrink	300	45	13,500	200	20	4,000	17,500
Mum water	120	35	4,200			0	4,200
Biscuits			12,000			10,000	22,000
tea			1,200			0	1,200
chipes			1,200			0	1,200
Juice			2,500			0	2,500
Security			20,000		0	0	20,000
Others			7,400			8,000	15,400
Rice	12	2,500	30,000	5	2,000	10,000	40,000
dal	10	1,800	18,000	10	1,800	18,000	36,000
	442	4380	110,000	215	3,820	50,000	160,000



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Dal,oil,Softdrink,solt,tea ETC	3200	96000	1152000	1209600	1270080
Total Sales(A)	3200	96000	1152000	1209600	1270080
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2720	81600	979200	1028160	1079568
Total Variable Expense	2720	81600	979200	1028160	1079568
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		400	4800	5100	5400
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6800	81600	82240	82892
Net Profit (E)= [C-D]		7600	91200	95760	100548
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71200	146960
	Total Cash Inflow	141,200	166,960	247,508
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	71,200	146,960	227,508

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; North kalma, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

