#### Proposed NU Business Name: VAI VAI MOTORS



Project identification and prepared by: Aowlad Hossain, Feni Sadar Unit, Feni Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta						
Name	:	SHARAJ UDDIN				
Age	:	16-11-1982 ( 35 Y <i>ears)</i>				
Education, till to date	:	Class 9				
Marital status	:	Married				
Children	:	03 Sons				
No. of siblings:	:	03 Brothers 03 Sisters				
Address	:	Vill: Sharasia ; P.O: Baluwa Chawmohoni ; P.S: Feni Sadar ; Dist: Feni				
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 JAHANARA BEGUM ENAMUL HAQUE Branch: Kalidaha, Feni, Centre # 34 (Female), Member ID: 4984/1, Group No: 06 Member since: 28-12-2001 To 06-06-2007 ( 06 Years) First Ioan: BDT 5,000/-				
Further Information: (v) Who pays GB loan installment	:	Existing loan: BDT 10,000 Outstanding loan: Nill Father				
(vi) Mobile lady	:	No				
(vii) Grameen Education Loan (viii) Any other Ioan 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 and	:	10 years experience in running business. 03 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-920862
Family's Contact No.	:	01875-264081
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**JAHANARA BEGUM** joined Grameen Bank since 6 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

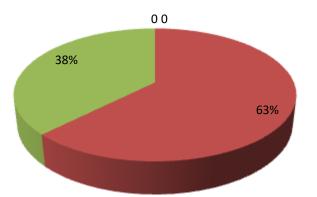
Proposed Nobin Udyokta Business Info					
Business Name	:	VAI VAI MOTORS			
Location	:	Lalpol Bazar, Sonagazi Road, Feni			
Total Investment in BDT	:	BDT 160,000/-			
Financing	:	Self BDT 100,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 38%			
Present salary/drawings from business (estimates)	:	: BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	12 ft x 15 ft= 180 square ft			
Security	:	Nill			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Piston, Bearing, Spring etc</li> <li>Average 20% gain on sales.</li> <li>The shop is rented.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>Collects goods from Feni, Dhaka, Chittagong.</li> <li>Agreed grace period is 3 months.</li> </ul>			

## **Existing Business (BDT**)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Piston, Bearing, Spring etc	6,000	180,000	2,160,000
Total Sales (A)	6,000	180,000	2,160,000
Less Variable Expense			
Piston, Bearing, Spring etc	4,800	144,000	1,728,000
Total variable Expense (B)	4,800	144,000	1,728,000
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		500	6,000
Transportation		10,000	120,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		200	2,400
Generator		200	2,400
Mobile bill		300	3,600
Total fixed cost (D)		17,700	212,400
Net Profit (E)= [C-D]		18,300	219,600

Investment Breakdown								
Existing					Proposed			
Particulars	Qty.	Unit Price	Amount	Amount Qty		Unit Price Amount		
			(BDT)			(BDT)	Total	
Class Plate	5	1800	9,000	6	1800	10800	19,800	
Presur Plate	5	1500	7,500	5	1500	7,500	15,000	
Dish	5	1050	5,250	8	1050	8,400	13,650	
Telcrom	5	2700	13,500	5	2700	13,500	27,000	
Piston	5	1000	5,000	5	1000	5,000	10,000	
Slip	5	2000	10,000	0	0	0	10,000	
Ring	5	1400	7,000	0	0	0	7,000	
Head Gaze	5	650	3,250	0	0	0	3,250	
Soket Jobar	5	1100	5,500	0	0	0	5,500	
Filter	7	1000	7,000	0	0	0	7,000	
Others	1	0	27,000	0	0	14800	41,800	
Total	53	14200	100,000	29	8050	60,000	160,000	

#### Source of Finance



Entrepreneur's Contribution 100,000

Investor's Investment 60,000

Total 160,000

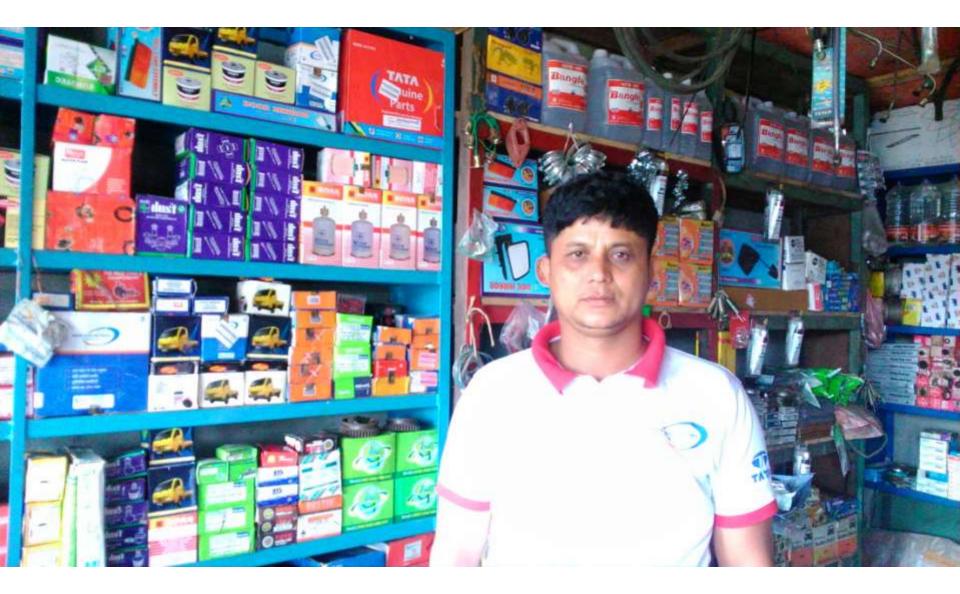
Financial Projection (BDT)						
Particular	Daily	Monthly	Year1	Year 2	Year 3	
Revenue(Sales)						
Piston, Bearing, Spring etc	7,000	210,000	2520000	2646000	2778300	
Total Sales (A)	7,000	210,000	2520000	2646000	2778300	
Less Variable Expense						
Piston, Bearing, Spring etc	5,600	168,000	2016000	2116800	2222640	
Total variable Expense (B)	5,600	168,000	2016000	2116800	2222640	
Contribution Margin (CM) [C=(A-B)	1,400	42,000	504000	529200	555660	
Less Variable Expense						
Rent		1,000	12,000	12,000	12,000	
Electricity bill		800	9,600	10,000	10,500	
Transportation		10,300	123,600	55,000	55 <i>,</i> 500	
Salary (self)		5,000	60,000	60,000	60,000	
Entertainment		500	6,000	6,000	6,000	
Guard		200	2,400	2,400	2,400	
Generator		200	2,400	2,400	2,400	
Mobile bill		400	4,800	5,000	5,300	
Total fixed cost (D)		18,400	220,800	152,800	154,100	
Net Profit (E)= [C-D]		23,600	283,200	376,400	401,560	
Investment Payback			24,000	24,000	24,000	

Cash flow projection on business plan (rec. & Pay)						
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)		
1	Cash Inflow					
1.1	Investment Infusion by Investor	60,000				
1.2	Net Profit	283,200	376,400	401,560		
1.3	Depreciation (Non cash item)					
1.4	Opening Balance of Cash Surplus		259,200	611,600		
	Total Cash Inflow	343,200	635,600	1,013,160		
2	Cash Outflow					
2.1	Purchase of Product	60,000				
2.2	Payment of GB Loan					
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000		
	Total Cash Outflow	84,000	24,000	24,000		
3	Net Cash Surplus	259,200	611,600	989,160		



### Strength **W**<sub>EAKNESS</sub> Lack of Capital/Investment Employment: Self: 00 Family:0 Others:00 Experience & Skill : 14 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures











# **FAMILY PICTURE**

