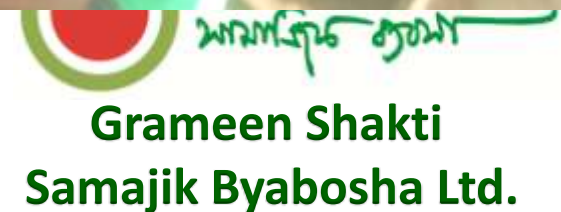


Proposed NU Business Name: **VAI VAI NAKSHA GAR**



Project identification and prepared by: Md. Yasin Alam
Sreenagar unit, Munshigonj
Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	HAMIDUL
Age	:	10-03-1994(23Years)
Education, till to date	:	Class v
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill:Vagyakul,P.O: vagyakul,P.S: Sreenagar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALIMA BEGUM
(iii) Father's name	:	MOSLEM BEPARY
(iv) GB member's info	:	Branch: Vagyakul, Centre # 20 (Female), Member ID: 1367, Group No: 03 Member since: 01-07-2001(9 Years) First loan: BDT 20,000/- Existing loan:40,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-298398
Family's Contact No.	:	01735-074654
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA BEGUM joined Grameen Bank since 09 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI NAKSHA GAR
Location	:	Balapur bazar,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 225,000/-
Financing	:	Self BDT 175,000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18ft x 9 ft= 162 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Box bed,sukes, almirah etc▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Balapur.▪Agreed grace period is 3 months.

Existing Business (BDT)

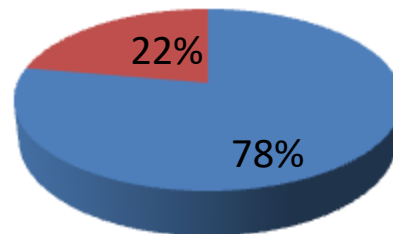
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Box bed,sukes, almirah etc	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Box bed,sukes, almirah etc	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)	960	28,800	345,600
Less. Fixed Expense			
Rent		2,100	25,200
Electricity Bill		400	4,800
Salary(self)		5,000	60,000
Salary(sttaf)		15000	180,000
Gird		100	1,200
Generator		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		22,900	274,800
Net Profit (E) [C-D)		5,900	70,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
naksha kat	8	10000	80000	jali machine	1	30000	30,000	110,000
bed	2	25000	50000	rawtar	1	20000	20,000	70,000
jali machine	1	30000	30000					
rawtar	1	15000	15000					
Total			175000			50000	50,000	180,000

Source of finance

■ Entrepreneur investment 175,000 ■ Investore investment 50,000 ■ Total investment 225,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Box bed,sukes, almirah etc	3,800	114,000	1,368,000	1,436,400	1,508,220
Total Sales (A)	3,800	114,000	1,368,000	1,436,400	1,508,220
Less. Variable Expense					
Box bed,sukes, almirah etc	2,660	79,800	957,600	1,005,480	1,055,754
Total variable Expense (B)	2,660	79,800	957,600	1,005,480	1,055,754
Contribution Margin (CM) [C=(A-B)]	1,140	34,200	410,400	430,920	452,466
Less. Fixed Expense					
Rent		2,100	25,200	25,200	25,200
Electricity Bill		400	4,800	5,040	5,292
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		15,000	180,000	180,000	180,000
Gird		100	1,200	1,200	1,200
Generator		100	1,200	1,260	1,323
Mobile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	9,000	9,000	9,000
Total Fixed Cost		22,900	283,800	284,220	284,661
Net Profit (E) [C-D]		11,300	126,600	146,700	167,805
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	126,600	146,700	167,805
1.3	Depreciation (Non cash item)	9000	9000	9000
1.4	Opening Balance of Cash Surplus		115,600	251,300
	Total Cash Inflow	185,600	271,300	428,105
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	115,600	251,300	408,105

SWOT ANALYSIS

STRENGTH

Employment: 03 Self: 01 Family:0 Others:0
Experience & Skill : 04Years
Own Business :04
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





