

**Proposed NU Business Name: VAI VAI ENTER PRISE**



Project identification and prepared by Md. Anshar Alli  
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. AJGAR ALLI</b>
Age	:	17-08-1982(35 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	02 Brothers
Address	:	Vill: Jamsherpur, P.O:Vaighat, P.S: Dhanbari, Dist: Tangail.
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>MOST. JAYDA BEGUM</b>
(iii) Father's name	:	<b>Dead, AYEJ UDDIN</b>
(iv) GB member's info	:	Branch: Vaighat Modhupur ,Centre # 25(Female), Member ID: 4582, Group No: 05, Member since: 2089-2017 raining(28Years) First loan: BDT 2,000 Existing loan: BDT 56,000.Outstanding loan:BDT 33,824
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	
(viii) j		

## ***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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-527571
Family's Contact No.	:	Nil
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. JAYDA BEGUM** Joined Grameen Bank Since 28 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

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## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI ENTER PRISE</b>
Location	:	Vaighat Bazar,Dhanbari,Tangail.
Total Investment in BDT	:	BDT 232,600/-
Financing	:	Self BDT 172,600(from existing business) 74% Investors Investment BDT 60,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft*10ft= 200 Square ft
Security of the shop	:	60,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Chaul,Bekari,shugondhi tel,ditergent,chini etc</li><li>▪Average 10% gain on sale</li><li>▪The business is operating by entrepreneur. Existing no Employe.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

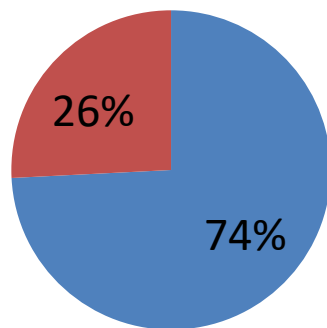
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Chaul,Bekari,shugondhi tel,ditergent,chini etc	5,000	150,000	1800000
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>			
Chaul,Bekari,shugondhi tel,ditergent,chini etc	4,500	135,000	1620000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	4,500	135,000	1620000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		1350	16,200
Electricity bill		500	6,000
Transportation		1000	12,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		200	2,400
Guard		100	1,200
Genaretor		150	1,800
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,600</b>	<b>103,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,400</b>	<b>76,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
chaul	8	2200	17,600	0	2200	0	17,600
cosmetic	1	30000	30,000	1	30000	30000	60,000
kamol pani	1	10000	10,000	0	10000	0	10,000
bekari	1	10000	10,000	1	10000	10,000	20,000
chini	1	15000	15,000	0	15000	0	15,000
tel	1	20000	20,000	1	20000	20000	40,000
tissu box	1	5000	5,000	0	5000	0	5,000
			0		0	0	0
			0		0	0	0
other	1	5000	5,000	1		0	5,000
Security			60,000	0	0	0	60,000
<b>Total</b>			<b>172,600</b>	<b>0</b>		<b>60,000</b>	<b>232,600</b>

## Source of Finance



■ Entrepreneur Investment :266500

■ Investor Investment : 50000

■ Total Investment: 232600



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
Chaul,Bekari,shugondhi tel,ditergent,chini etc	6,000	180,000	2,160,000	2,268,000
<b>Total Sales (A)</b>	6,000	180,000	2,160,000	2,268,000
<b>Less. Variable Expense</b>				
Chaul,Bekari,shugondhi tel,ditergent,chini etc	5,400	162,000	1,944,000	2,041,200
<b>Total variable Expense(B)</b>	5,400	162,000	1,944,000	2,041,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18,000	216,000	226,800
<b>Less. Fixed Expense</b>				
Rent		1350	16,200	16,200
Electricity bill		600	7,200	7,300
Transportation		1300	15,600	15,900
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		250	3,000	3,300
Guard		100	1200	1200
Genaretor		150	1,800	1,800
Mobile bill		400	4,800	5,000
<b>Total fixed Cost (D)</b>		<b>9,150</b>	<b>109,800</b>	<b>111,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,850</b>	<b>106,200</b>	<b>115,600</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	106,200	115,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		82,200
	<b>Total Cash Inflow</b>	<b>166,200</b>	<b>197,800</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>82,200</b>	<b>173,800</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:07  
Experience & Skill : 09 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

