

Proposed NU Business Name: **VAI VAI FOL VANDAR & PAN GHAR**



Project identification and prepared by: Md Kabir Raksham,
Taherpur, Rajshahi Unit,

Project verified by: MD. Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. BABUL HOSSAIN
Age	:	12-05-1983(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	01 Brother 2 Sister
Address	:	Vill: Hamir Kutsha P.O: Gowalkandi : Bagmara Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MONOWARA BEGUM
(iii) Father's name	:	MD. ABDUS SAMAD PRANG
(iv) GB member's info	:	Branch: Hmirkutsha ,Bagmara, Centre # 09(Female), Member ID:6504/1 Group No:09 Member since: 05-03-2009 (8Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT: 10000, Outstanding loan: BDT: 6250
(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..	:	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	:	05 years experience in running business. 05 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Dairy farm
Entrepreneur Contact No.	:	01714331940
Mother's Contact No.	:	01783476747
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HALIMA joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

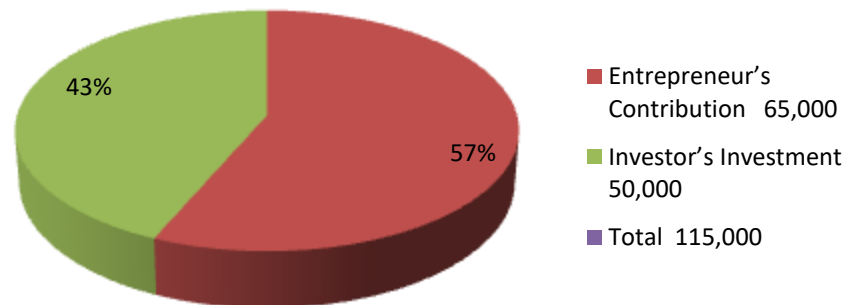
Business Name	:	VAI VAI FOL VANDAR & PAN GHAR
Location	:	Hamirkutsha.Bagmara,Rajshahi
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft X 10 ft=150 sft.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Confectionary item. etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Vobaniganj.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Confectionary item. etc.	2300	69000	828000
	0	0	0
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			0
Confectionary item. etc.	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contributon Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Rent		2200	26400
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		100	1200
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Confectionary item. etc.			65,000			50,000	115,000
			0			0	0
	0	0	65,000	0	0	50,000	115,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Confectionary item. etc.	2800	84000	1008000	1058400	1111320
0	0	0	0	0	0
Total Sales(A)	2800	84000	1008000	1058400	1111320
Less Variable Expense (B)					
Confectionary item. etc.	2240	67200	806400	846720	889056
Total Variable Expense	2240	67200	806400	846720	889056
Contributon Margin (CM) [C=(A-B)]	560	16800	201600	211680	222264
Less Fixed Expense					
Rent		2200	26400	26400	26400
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		9000	108000	108700	109415
Net Profit (E)= [C-D]		7800	93600	98280	103194
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	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73600	151880
	Total Cash Inflow	143,600	171,880	255,074
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	73,600	151,880	235,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest





Advertisement for 3G mobile service with a list of numbers and prices.

Service	Price
3G	1000
3G	2000
3G	3000
3G	4000
3G	5000
3G	6000
3G	7000
3G	8000
3G	9000
3G	10000
3G	11000
3G	12000
3G	13000
3G	14000
3G	15000
3G	16000
3G	17000
3G	18000
3G	19000
3G	20000







FAMILY PICTURE