

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



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. BELAL UDDIN |
| Age | : | 26-05-1983(34 Years) |
| Education, till to date | : | Class Eight |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 02 Brother |
| Address | : | Vill: Kamarbari P.O: Kamarbari : 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. SAYERA BIBI |
| (iii) Father's name | : | MD. EDRIS SHARDAR |
| (iv) GB member's info | : | Branch: Maria Bagmara, Centre # 47(Female), Member ID:7483 Group No: 10 Member since: 01-02-2009 (8Years) First loan: BDT 5000 |
| Further Information: | | Existing Loan: BDT: 30000, Outstanding loan: BDT: 24680 |
| (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 | : | 07 years experience in running business. 07 Years experience in own business. He has No training. |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01733191093 |
| Mother's Contact No. | : | 01741152611 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Taherpur Unit,Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAYERA BIBI 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.

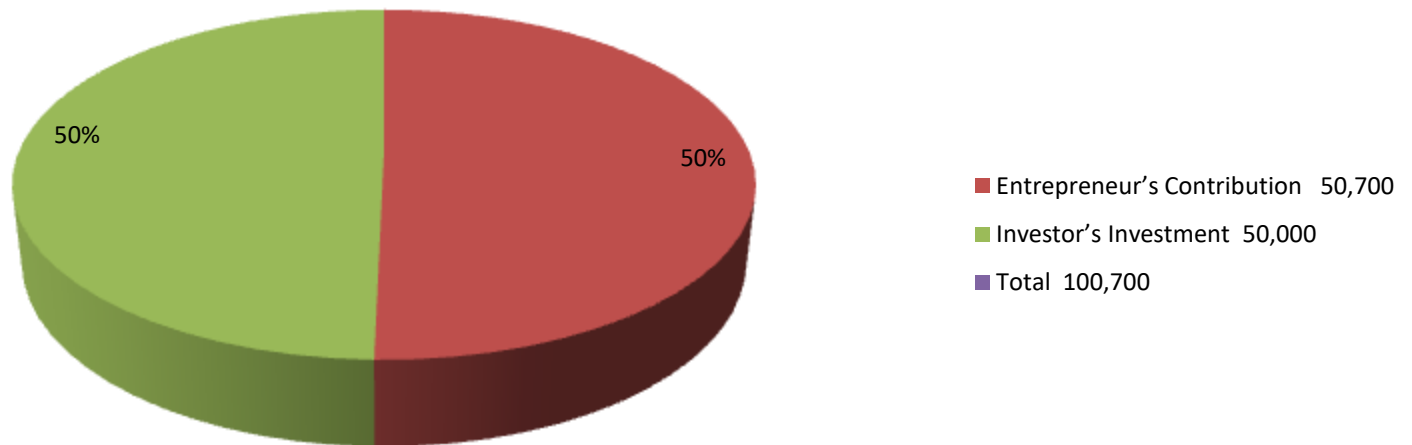
Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | VAI VAI MUDI STORE |
| Location | : | Kamrbari.Bagmara,Rajshahi |
| Total Investment in BDT | : | BDT 100,700/- |
| Financing | : | Self BDT 50700/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 30 ft X 15 ft=450 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. | 2000 | 60000 | 720000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 2000 | 60000 | 720000 |
| Less Variable Expense (B) | | | 0 |
| Confectionary item. etc. | 1600 | 48000 | 576000 |
| Total Variable Expense | 1600 | 48000 | 576000 |
| Contributon Margin (CM) [C=(A-B)] | 400 | 12000 | 144000 |
| Less Fixed Expense | | | |
| Rent | | 400 | 4800 |
| Electric Bill | | 300 | 3600 |
| Transportaion | | 1,000 | 12000 |
| 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) | | 7000 | 84000 |
| Net Profit (E)= [C-D] | | 5000 | 60000 |

| Investment Breakdown | | | | | | | |
|--------------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Confectionary item. etc. | | | 50,700 | | | 50,000 | 100,700 |
| Others | | | 0 | | | 0 | 0 |
| | 0 | 0 | 50,700 | 0 | 0 | 50,000 | 100,700 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|--------------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Confectionary item. etc. | 2500 | 75000 | 900000 | 945000 | 992250 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 2500 | 75000 | 900000 | 945000 | 992250 |
| Less Variable Expense (B) | | | | | |
| Confectionary item. etc. | 2000 | 60000 | 720000 | 756000 | 793800 |
| Total Variable Expense | 2000 | 60000 | 720000 | 756000 | 793800 |
| Contributon Margin (CM) [C=(A-B)] | 500 | 15000 | 180000 | 189000 | 198450 |
| Less Fixed Expense | | | | | |
| Rent | | 400 | 4800 | 4800 | 4800 |
| Electric Bill | | 300 | 3600 | 3900 | 4200 |
| Transportaion | | 1,000 | 12000 | 12600 | 13230 |
| 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) | | 7000 | 84000 | 85000 | 86030 |
| Net Profit (E)= [C-D] | | 8000 | 96000 | 100800 | 105840 |
| 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 | 96,000 | 100800 | 105840 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 76000 | 156800 |
| | Total Cash Inflow | 146,000 | 176,800 | 262,640 |
| 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 | 76,000 | 156,800 | 242,640 |

SWOT ANALYSIS

STRENGTH

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





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mithun's
Banana W





Alpha

100% Copper

WALTON

KNOX

HEALTHY

Amul

Amul

Amul

LEMON



FAMILY PICTURE