

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



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI SUMON
Age	:	10-01-1983(35 Years)
Education, till to date	:	Class-Eight
Marital status	:	UnMarried
Children	:	No
No. of siblings:	:	02 Sisters, 04 Brothers
Address	:	Vill: Paglirkul, P.O: ShaldhorBazar, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NAZMA AKTER
(iii) Father's name	:	LATE KAZI DHON MIAH
(iv) GB member's info	:	Branch: Porshuram, Centre # 48(Female), Member ID:3942, Group No: 03 Member since: 10-05-2000-2017 (17 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 1,00,000/- Outstanding loan: 82400
(v) Who pays GB loan installment	:	Mother
(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 and Training Info	:	09years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01833-209061
Mother's Contact No.	:	01827-769391
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAZMA AKTER joined Grameen Bank since 11 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

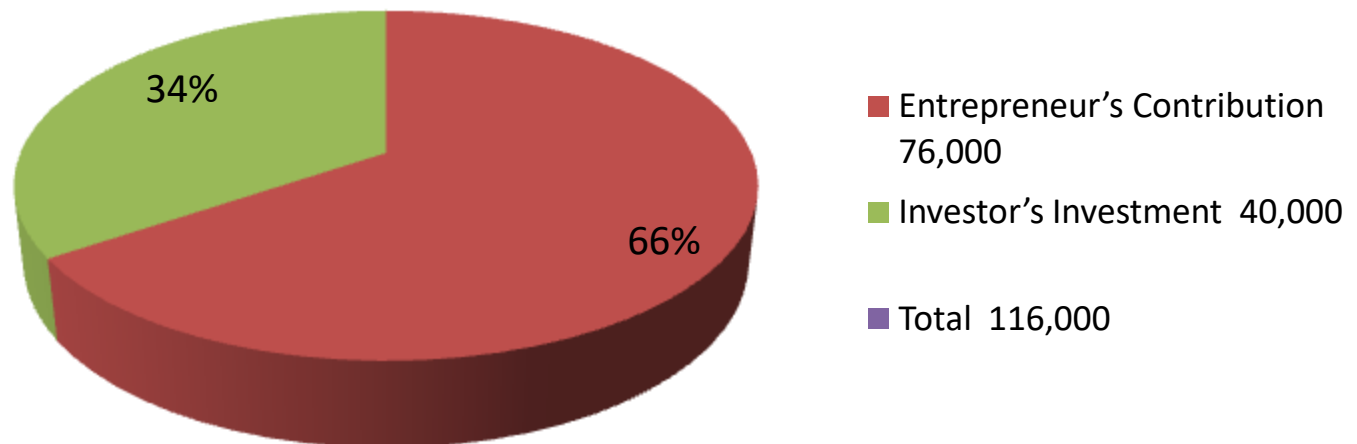
Business Name	:	VAI VAI STORE
Location	:	Rajoshpur Bazar , Porshuram, Feni.
Total Investment in BDT	:	BDT: 116,000/-
Financing	:	Self BDT 76,000(from existing business) 60% Required Investment BDT: 40,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square ft
Security of the shop	:	0,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; gas selender, gas stove, others▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
gas selender, gas stove,others	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
gas selender, gas stove,others	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		900	10800
Electric Bill		600	7200
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		2000	24000
Entertainment		300	3600
Guard		140	1680
Mobile Bill		500	6000
Total Fixed Cost (D)		9740	116880
Net Profit (E)= [C-D]		3760	45120

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
gas selander	44,000	20,000	64,000
gas stove	12,000	20,000	32,000
others	20,000	0	20,000
	0	0	0
	0	0	0
	0	0	0
	0	0	0
Total	76,000	40,000	116,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
gas selender, gas stove,others	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3400	102000	1224000	1285200	1349460
Total Variable Expense	3400	102000	1224000	1285200	1349460
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		900	10800	10800	10800
Electric Bill		600	7200	7500	7800
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		2000	24000	24000	24000
Entertainment		300	3600	3600	3600
Gard		140	1680	1680	1680
Mobile Bill		500	6000	6100	6200
Total Fixed Cost (D)		9740	116880	117460	118049
Net Profit (E)= [C-D]		8260	99120	104076	109280
Investment Pay Back			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	99,120	104076	109279.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83120	171196
	Total Cash Inflow	139,120	187,196	280,476
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	83,120	171,196	264,476

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Rajoshpur
bazar, Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



SPEED



SPEED

bongtelink 3G

BM GAS

BM GAS



BM LP GAS
[Eco Friendly]

BM LP GAS
[Eco Friendly]

12 kg

183209061
18271093
91



FAMILY PICTURE

