

Proposed NU Business Name: **VAI VAI MOTORS**



Project identification and prepared by: Md. Sirajul Islam

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RASHID
Age	:	10-12-1985(32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Doughter
No. of siblings:	:	6 Brother's
Address	:	Vill: Dhariyal P.O: Ghatail P.S:Ghatail 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	:	MRS. FIROZA BEGUM
(iii) Father's name	:	MD. AHMMAD BEPARI
(iv) GB member's info	:	Branch:Ghatail, Centre # 57(Female), Member ID: 3731, Group No: 02 Member since: 12-07-1992(21Years) First loan: BDT 2000 Taka.
Further Information:		Existing loan: 12,000 Outstanding loan: 4,750Taka.
(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.)	:	None
Business Experiences and Training Info	:	07 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-005575
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA BEGUM Joined Grameen Bank Since 21 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI MOTORS
Location	:	Main Road,Ghatail , Tangail.
Total Investment in BDT	:	BDT 10,00,000 Taka
Financing	:	Self BDT 700,000 (from existing business) 70% Required Investment BDT 300,000(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 10,000 Taka.
Proposed Salary	:	BDT 10,000 Taka.
Size of shop	:	20 ft x 40 ft= 800 Square ft
Security of the shop	:	150,000 taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Pishton,Class Plate,Pishton Ring,CDI,Kyangcip,Su Kobja,Pinium,Break,Flach Cup,Mobil,Magnet Dail,Tengri Oilmel,Nat Boltu,Bearing.Etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing One Employee. ▪The Shop Is Rented. ▪Collects goods from Dhaka,Nobabpur. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Pishton,Class Plate,Pishton Ring,CDI,Kyangcip,Su Kobja,Pinium,Break,Flach Cup,Mobil,Magnet Dail,Tengri Oilmel,Nat Boltu,Bearing.Etc.	8,000	240,000	2880000
	0	0	0
	0	0	0
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense			
Pishton,Class Plate,Pishton Ring,CDI,Kyangcip,Su Kobja,Pinium,Break,Flach Cup,Mobil,Magnet Dail,Tengri Oilmel,Nat Boltu,Bearing.Etc.	6,400	192,000	2304000
	0	0	0
	0	0	0
Total variable Expense (B)	6,400	192,000	2304000
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576000
Less. Fixed Expense			
Rent		4000	48,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		10000	120,000
Salary (stuff)		12000	144,000
Transportation		2000	24,000
Entertainment		300	3,600
Genaretor		0	0
Guard		150	1,800
Total fixed Cost (D)	0	29250	351,000
Net Profit (E) [C-D]		18,750	225,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pishton	50	1380	69,000			0	69,000
Class Plate	30	970	29,100	0	0	0	29,100
Pishton Ring	40	930	37,200			0	37,200
Head Bulb	30	1,240	37,200			0	37,200
CDI	20	1,400	28,000	20	1400	28000	56,000
Kangcip	1	21,000	21,000			0	21,000
Sukobja	15	1,770	26,550			0	26,550
Pinium	40	1,400	56,000	100	1400	140000	196,000
Break	40	670	26,800			0	26,800
Flanch Cup	40	590	23,600			0	23,600
Mobil	1	44,000	44,000	3	44000	132000	176,000
Magnet Dail	16	2,400	38,400			0	38,400
Hafjul	10	770	7,700			0	7,700
Tengri	2	7,700	15,400			0	15,400
Oilmel	150	150	22,500	0	0	0	22,500
Nat,Boltu,Bearing	1	17,550	17,550	0	0	0	17,550
Leth Machine,Gas Bottle,Dril Machine	1	20,000	20,000	0	0	0	20,000
Others	1	30,000	30,000			0	30,000
Seurity	1	150000	150,000			0	150,000
Total	489	533,920	700,000	123	46,800	300,000	1,000,000

Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Pishton,Class Plate,Pishton Ring,CDI,Kyangcip,Su Kobja,Pinium,Break,Flach Cup,Mobil,Magnet Dail,Tengri Oilmel,Nat Boltu,Bearing.Etc.	10000	300000	3600000	3780000	3969000
	0	0	0	0	0
	0	0	0	0	0
Total Sales (A)	10000	300000	3600000	3780000	3969000
Less. Variable Expense		0	0	0	0
Pishton,Class Plate,Pishton Ring,CDI,Kyangcip,Su Kobja,Pinium,Break,Flach Cup,Mobil,Magnet Dail,Tengri Oilmel,Nat Boltu,Bearing.Etc.	8000	240000	2880000	3024000	3175200
	0	0	0	0	0
	0	0	0	0	0
Total variable Expense (B)	8000	240000	2880000	3024000	3175200
Contribution Margin (CM) [C=(A-B)]	2000	60000	720000	756000	793800
Less. Fixed Expense					
Rent		4000	48000	50400	52920
Electricity Bill		500	6000	6300	6615
Mobile Bill		400	4800	5040	5292
Salary (self)		10000	120000	126000	132300
Salary(stuff)		12000	144000	151200	158760
Transportation		3000	36000	37800	39690
Entertainment		400	4800	5040	5292
Generator		0	0	0	0
Gurd		150	1800	1890	1984.5
Depriciation		4000	48000	50400	52920
Total Fixed Cost		34450	413400	434070	455773.5
Net Profit (E) [C-D]		25550	306600	321930	338026.5
Investment Payback			120000	120000	120000

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	300,000		
1.2	Net Profit	306600	321930	338026.5
1.3	Depreciation (Non cash item)	50000	50000	50000
1.4	Opening Balance of Cash Surplus		236600	488530
	Total Cash Inflow	656600	608530	876557
2	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3	Net Cash Surplus	236600	488530	756557

SWOT ANALYSIS

STRENGTH

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

Pictures



স্বপ্না
ভাই ভাই মটরস

জোনেল
টায়ার







Handwritten text on a blue pillar, likely a shop name or address in a South Asian script.





FAMILY PICTURE