

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



Project identification and prepared by: Md.Belal Hossain
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	IMRAN
Age	:	14/05/1985(27 Years)
Education, till to date	:	SSC
Marital status	:	married
Children	:	02 Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: East Debpur P.O: Chadgazi, P.S: Chagal naiya, 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	:	NAHAR BEGUM
(iii) Father's name	:	LATE: ROBIUL HAQUE
(iv) GB member's info	:	Branch: Mohamaya, Centre # 23/(Female), Member ID:2753, Group No: 05 Member since: 05-03-2004-2010 (6 YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 00/-
(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	:	6 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01857-255398
Mother's Contact No.	:	01815-407101
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NAHAR BEGUM joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

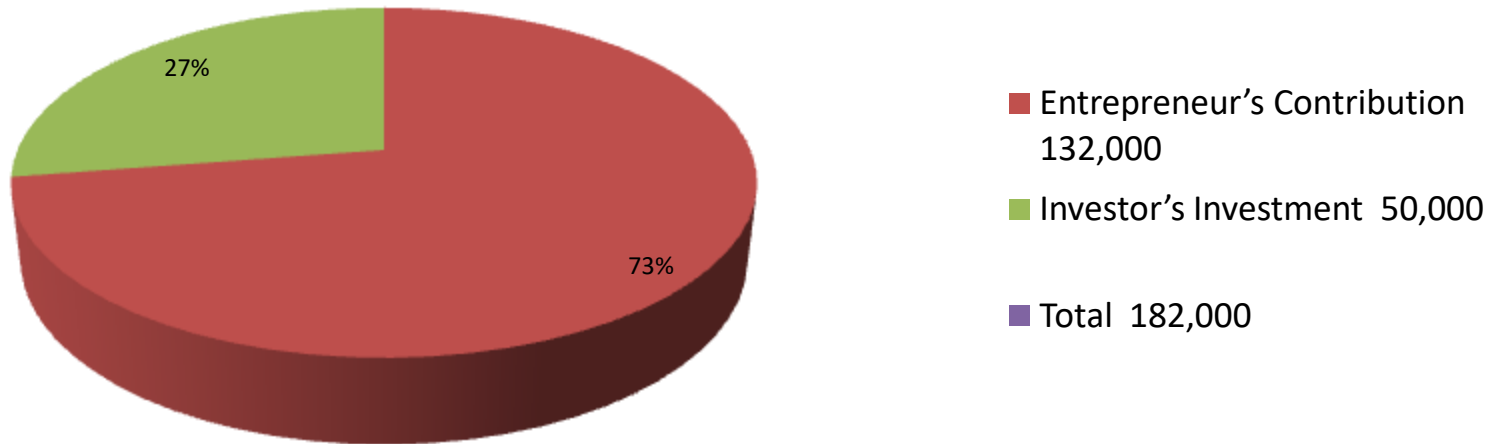
Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI STORE
Location	:	Boktar hat ,kour bazar, Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 1,82,000/-
Financing	:	Self BDT 1,32,000/- (From Existing Business) 80% Required Investment Bdt,50,000(as Equity) 20%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Rice,Soft Drink,ice cream,dal,biscut etc.▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Rice,Soft Drink,ice creem,dal,biscut etc	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Rice,Soft Drink,ice creem,dal,biscut etc	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		100	1200
Mobile Bill		400	4800
Total Fixed Cost (D)		7000	84000
Net Profit (E)= [C-D]		4250	51000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	20	2,000	40,000	10	2,000	20,000	60,000
wheat	20	1,200	24,000	1	10,000	10,000	34,000
soft drink	200	50	10,000	200	50	10,000	20,000
soyabean oil	100	100	10,000	100	100	10,000	20,000
biscuit	200	40	8,000			0	8,000
soap	200	30	6,000			0	6,000
fair & lovely	100	90	9,000			0	9,000
parasut oil	50	100	5,000			0	5,000
others	1	20,000	20,000			0	20,000
Total	891	23610	132,000	311	12,150	50,000	182,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Rice,Soft Drink,ice creem,dal,biscut etc	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Rice,Soft Drink,ice creem,dal,biscut etc	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		100	1200	1200	1200
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7000	82800	83500	84215
Net Profit (E)= [C-D]		6500	78000	81900	85995
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	78,000	81900	85995
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58000	119900
	Total Cash Inflow	128,000	139,900	205,895
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	58,000	119,900	185,895

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Boktar hat ,kour bazar,
Chagalnaiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



TADO
Berry Bag

in Producer to the World
KG NET WHEN PACKED

OKEN

समिरात आटा प्रतिनिधि
SAMIRAT ATTA
आटा







