

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



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. SHOFIQL ISLAM</b>
Age	:	12-09-1985 ( 32 Years )
Education, till to date	:	Class-5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Kathalbaria , P.O: Puthia P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ANOWARA BIBI</b>
(iii) Father's name	:	<b>LATE . NOYMUDDIN</b>
(iv) GB member's info	:	Branch: Puthia , Centre # 69(Female), Member ID: 7244/2, Group No: 03 Member since: 1997 ( 20 Years) First loan: BDT -1,000
Further Information:		Existing Loan: BDT 4,000, Outstanding loan: 1,858
(v) Who pays GB loan installment	:	Self
(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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-257631
Wife 's Contact No.	:	01745-531483
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANOWARA BIBI** joined Grameen Bank since 20 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI STORE</b>
Location	:	Kathalbarai , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 65,000/-
Financing	:	Self BDT 40,000/-(from existing business) 62% Required Investment BDT 25,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 10 ft= 80 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is self.</li><li>▪Agreed grace period is 3 months.</li></ul>

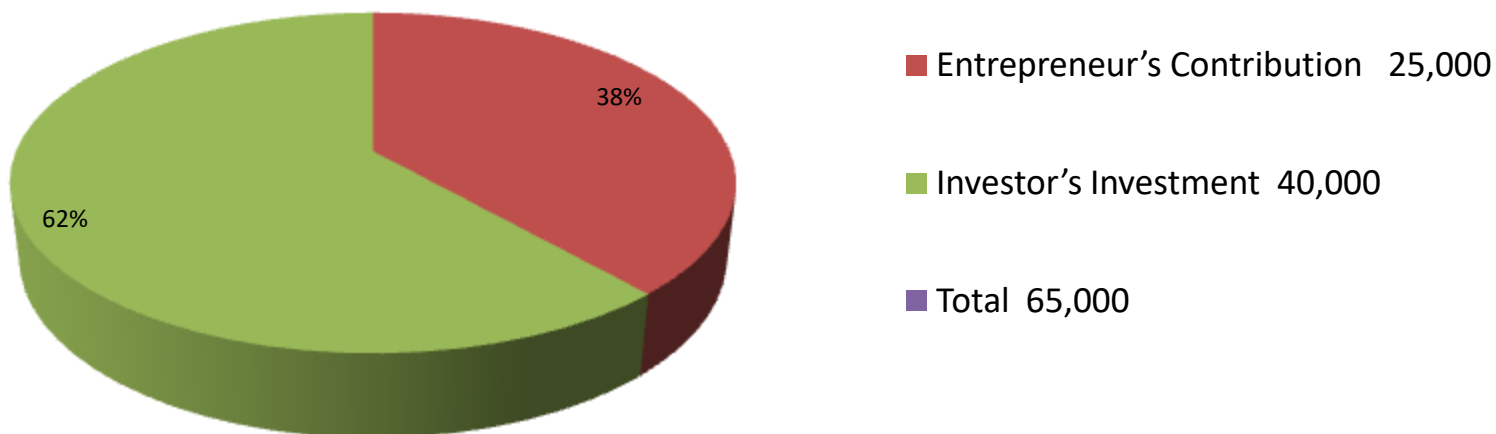
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	1,700	51,000	612,000
<b>Total variable Expense (B)</b>	<b>1,700</b>	<b>51,000</b>	<b>612,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Rent		-	-
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>2,500</b>	<b>30,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit	5,000	-	5,000
Cold drink	3,000	-	3,000
Detergent	4,000	-	4,000
Cosmetics	7,000	-	7,000
Grocery Item	4,000	40,000	44,000
Others	2,000	-	2,000
<b>Total</b>	<b>25,000</b>	<b>40,000</b>	<b>65,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery Item	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
Grocery Item	2,125	63,750	765,000	803,250	843,412
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>	<b>803,250</b>	<b>843,412</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>	<b>141,750</b>	<b>148,837</b>
<b>Less. Fixed Expense</b>					
Rent		-	-	-	-
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,300	6,615
Mobile Bill		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>6,800</b>	<b>81,600</b>	<b>81,900</b>	<b>82,215</b>
<b>Net Profit (E) [C-D]</b>		<b>4,450</b>	<b>53,400</b>	<b>59,850</b>	<b>66,622</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	53,400	59,850	66,622
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	37,400	43,850
	<b>Total Cash Inflow</b>	<b>93,400</b>	<b>97,250</b>	<b>110,472</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>37,400</b>	<b>81,250</b>	<b>94,472</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest



સહાયક સચિવ

ગાંધી જીવન ભવન

વડોદરા

ગાંધી વિજય માર્ગ

ગાંધી વિજય માર્ગ

વડોદરા



# পুঠিয়া পৌরসভা কার্যালয়

পুঠিয়া, রাজশাহী।

## ট্রেড লাইসেন্স

ক্রমিক নং- 030

লাইসেন্স নং- ১২৩০

তারিখ- ২৪/০৭/২০১৭

নাম ..... অহি বিহি খেতাব  
 মালিক ..... মোঃ মাহিউল ইসলাম  
 পিতা/স্বামীর নাম ..... হুজুর হুজুর  
 গ্রাম/মহল্লা ..... কামালিয়া ..... ওয়ার্ড নং ..... ০৭ ..... আদর্শ কর তপশিল ২০১৪  
 মোতাবেক ২০১৭-২০১৮ সালের ৩০ জুন মেয়াদী পেশা ও ব্যবসায়িক কর।  
 ব্যবসার স্থান ..... কামালিয়া ..... পুঠিয়া রাজশাহী  
 ওয়ার্ড নং ০৭ হোল্ডিং নং ..... মসজিদ/খানকা  
 ব্যবসা ও পেশা পরিচালনা করিবার জন্য মেয়র, পুঠিয়া পৌরসভা

টাকা প্রাপ্তি স্বীকৃতিতে লাইসেন্স অনুমতি প্রদান করা হইল।

লাইসেন্স ফি : ২০০/-  
 নোটিশ ফি :  
 জরিমানা ফি :  
 আয়কর : ২০০/-  
 ভাট ১২/ : ২০০/-

কথায় .....  
 এই অনুমতি পরে ২০১৮ সালের ৩০ জুন পর্যন্ত বলবৎ থাকিবে।

লাইসেন্স পরিদর্শক  
 মোনাঃ সাবিনা সিদ্দিক  
 লাইসেন্স পরিদর্শক  
 পুঠিয়া পৌরসভা  
 পুঠিয়া, রাজশাহী।

মেয়র  
 মোঃ রনিউল ইসলাম  
 মেয়র  
 পুঠিয়া পৌরসভা, রাজশাহী।

বিঃ দ্রঃ এই লাইসেন্স কেবলমাত্র বৈধ ব্যবসার জন্য প্রযোজ্য।







