

Proposed NU Business Name: **VAI VAI MODIR DOKAN**



Project identification and prepared by: MST. Lilatun
Nahar, Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASHEM ALI MONDOL
Age	:	10-10-1983(34 Year)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	4 Brother & 1 sister
Address	:	Vill: kamarkhali, P.O: pargachabazar.P.S: 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. JEHER BIBI
(iii) Father's name	:	LATE. ABED ALI MONDOL
(iv) GB member's info	:	Branch: Shreepur, Centre # 72(Female), Member ID: 1020, Group No:11 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 4,000 Outstanding loan: 6824
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	no
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01755177789
Father's Contact No.	:	01620827569
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JEHER BIBI joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

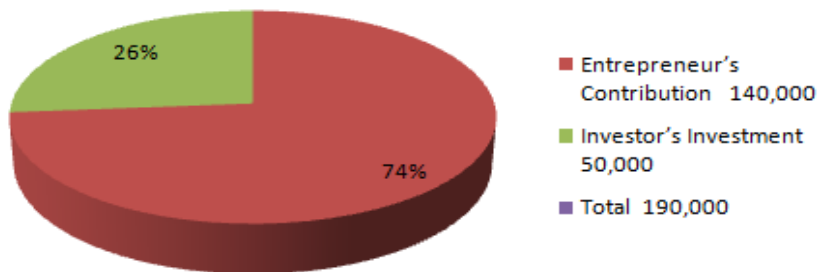
Business Name	:	VAI VAI MODIR DOKAN
Location	:	kamarkhali, pirogachabazar, bagmara, rajshahi
Total Investment in BDT	:	BDT 1,90,000
Financing	:	Self BDT 140,000-(from existing business) 74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20ft x 10ft = 200 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
sales of product	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense		0	
Oil. Rice. Biscuit etc	2,400	72,000	864000
Total variable Expense (B)	2,400	72,000	864000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent			0
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard			0
Transportation		1400	16,800
Guard		100	1,200
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		11,000	132,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
oil	3 dram	14,000	42,000			30000	72,000
rice	10 pecket	2,800	21,000			20000	41,000
dijel	50 leter	70	3,500				8,000
mobil	2 dram	32000	64,000				64,000
others	0		9,500				9,500
Total	0	48870	140000		0	50000	194500

Source of Finance



Entrepreneur's Contribution	140,000	74%
Investor's Investment	50,000	26%
Total	190,000	

Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
oil, rice, mobil, etc.	3000	90000	1080000	1134000	1190700
Total Sales (A)	3000	90000	1080000	1134000	1190700
Less. Variable Expense		0	0	0	0
oil, rice, mobil etc.	2400	72000	864000	907200	952560
Total variable Expense (B)	2400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent					
Electricity Bill		300	3600	3800	4000
Mobile Bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Transportation		1400	16800	17000	17000
Entertainment					
Guard		100	100	200	200
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7000	83000	83500	83700
Net Profit (E) [C-D]		11000	133000	143300	154440
Investment Payback			20000	20000	20000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	133000	143300	154440
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		113000	236300
	Total Cash Inflow	145900	256300	390740
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	113000	236300	370740

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : taherpur,
bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Bashunkara
Toilet Tissue

12 roll

DESHBANDHU

0.004

USAR DESH
GAR DESH



FAMILY PICTURE

