

Proposed NU Business Name: **VHAI VHAI SAW MILS STORE**



Project identification and prepared by: Mitun Chandro
Sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAJIB RANA
Age	:	15-07-1999(18Years)
Education, till to date	:	Honours First years
Marital status	:	Unmarried
Children	:	0
No. of siblings:	:	04 Brothers
Address	:	Vill: Rampara P.o Berelabari , P.S: Lalpur Dist:Nator.
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. HASINA KHATUN
(iii) Father's name	:	MD.ANISUR RAHAMAN
(iv) GB member's info	:	Branch:Rampara, Centre # 02/m(Female) Member ID:8343/2, Group No: 06 Member since: 15-05-2007 to 20-05-2014 New 08-11-17 (07Years)
Further Information:	:	First loan: BDT 10,000/-
(v) Who pays GB loan installment	:	Existing Loan: BDT 50,000/-, Outstanding loan: 33,232/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	No
	:	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	:	04 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.	:	01750914526
Father's Contact No.	:	01729112266
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. HASINA KHATUN joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

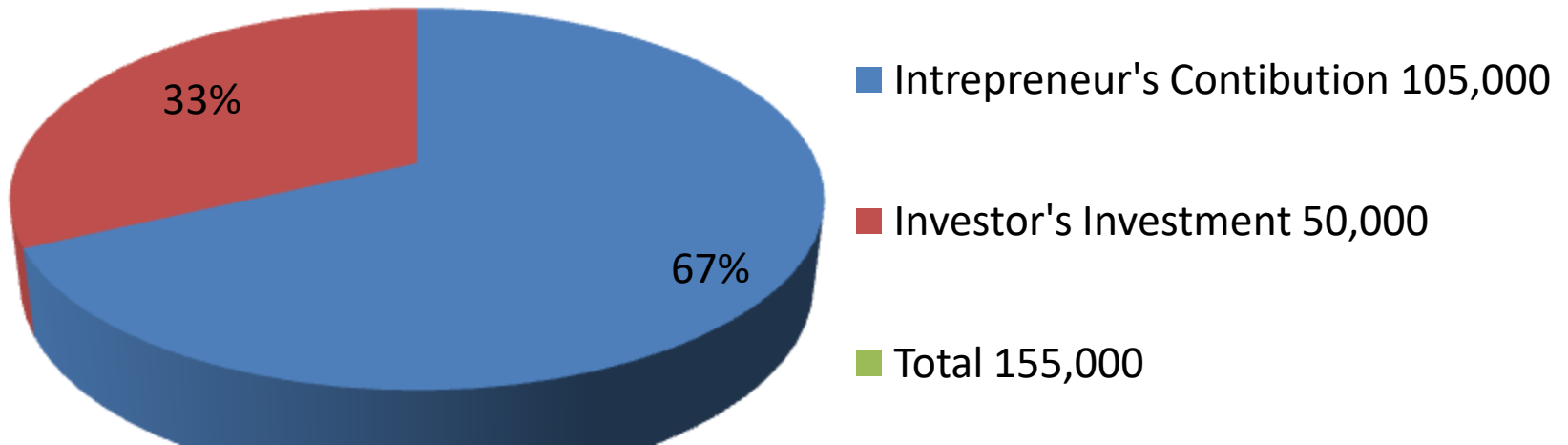
Business Name	:	VHAI VHAI CHA SAW STORE
Location	:	Chandipur Bazar,Bagha, Rajshahi .
Total Investment in BDT	:	BDT 1,55,000/-
Financing	:	Self BDT 1,05,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	40 ft x 40 ft= 1600 square ft
Security of the shop	:	No
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Mahogoni Small cutt, Ahm Cutt, Mahogoni Big Size cutt, Khatal cutt ,Item.▪Average 100% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees.▪.▪Agreed grace period is 3 months.

Big Size cutt, Khatal cutt Etc.	15,000	4,50,000	54,00000
Total Sales (A)	15,000	450,000	54,00000
Less. Variable Expense			
Mahogoni Small cutt, Ahm Cutt, Mahogoni Big Size cutt, Khatal cutt Etc.	13,200	3,96,000	47,52,000
Total variable Expense (B)	13,200	3,96,000	47,52,000
Contribution Margin (CM) [C=(A-B)]	1800	54,000	6,48,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		3000	36,000
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staff)		20,000	2,40,000
Entertainment		200	2,400
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		28,600	3,43,200
Net Profit (E) [C-D]		25,400	3,04,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mahogoni cutt(40cft*1000/-=40,000)	40,000	20,000	60,000
Aum Cutt(100cft*500/-=50,000)	50,000	20,000	70,000
Kathal Cutt(10cft*1500=15,000)	15,000	10,000	25,000
Total	1,05,000/-	50,000/-	1,55,000/-

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Chogoni Cutt , Aum cutt, Kathal cutt.	16,500	4,95,000	59,40,000	61,18,200	63,01,746
Total Sales (A)	16,500	4,95,000	59,40,000	61,18,200	63,01,746
Less. Variable Expense					
Atta,Sugar,Soap &etc	14,025	4,20,750	50,49,000	52,00,470	53,56,484
Total variable Expense (B)	14,025	4,20,750	50,49000	52,00470	53,56,484
Contribution M. (CM) [C=(A-B)	2475	74,250	8,91,000	9,17,730	9,45,261
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		3,000	36,000	37,000	38,000
Transportation		1,000	12000	13,000	14000
Salary (self)		4,000	48,000	50,000	50,000
Salary (staff)		20,000	2,40,000	242,000	2,45,000
Entertainment		200	2400	25,00	25,00
Card		100	1200	1300	1300
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
Total Fixed Cost		28,600	3,43,200	3,49,600	3,54,800
Net Profit (E) [C-D)		45,650	5,47,800	5,68,130	5,90,461
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	5,47,800	5,68,130	5,90,461
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		5,27,800	10,75,930
	Total Cash Inflow	5,97,800	10,95,930	16,66,491
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	5,27,800	10,75,930	16,46,491

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

১নং বাজুবাঘা ইউনিয়ন পরিষদ

উপজেলাঃ বাঘা, জেলাঃ রাজশাহী।
অর্থ বৎসর ২০১৭-২০১৮



ট্রেড লাইসেন্স

তারিখঃ ২৩/০৩/১৭

স্বত্বস্বত্ব

প্রতিষ্ঠানের নামঃ

৩০২ কাহ্নী সো' গিল

স্বত্বস্বত্বকারীর নামঃ

শ্রীঃ সঞ্জিৎ রায়

পিতা/স্বামী নামঃ

শ্রীঃ আনিসুজ্জামান

ঠিকানাঃ

৭/১ বড়িহাট রোড

পেশা/ব্যবসার ধরনঃ

সো' গিল

এই স্বত্বস্বত্বের মেয়াদ ১০ জুন ২০১৮ পর্যন্ত।

স্বত্বস্বত্ব ফি	২০০/-
আট	৫০/-
মোট	২৫০/-

Signature

স্বাক্ষরস্থান

কর্মসূচী

স্বত্বস্বত্ব কার্ড

তারিখঃ

২৩/০৩/১৭



(নির্বাহকের স্বাক্ষর/স্বাক্ষর)

Signature

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১১/১১/১৭









