

## Proposed NU Business Name: VAI VAI KRISHI VANDER



Project identification and prepared by : Md, Musha Mia  
Khulna Unit, Khulna

Project verified by: : Md: Hafizur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>RANA BAIRAGI</b>
Age	:	02-01-1997(21 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brothers 0 sister
Address	:	Vill: Pathurighata P.O: Botiaghata P.S: Botiaghata Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>KHUKU BAIRAGI</b>
(iii) Father's name	:	<b>VOCTODAS BAIRAGI</b>
(iv) GB member's info	:	Branch: Botiaghata , Centre # 68(Female), Member ID: 5052/1, Group No: 01 Member since:20-01-2015 raning (03 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 20000/- Outstanding loan: 12,460/.
(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.)	:	Nil
Business Experiences and Training Info	:	03 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.	:	01744-457881
Family's Contact No.	:	01931-293747
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit, Khulna.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KHUKU BAIRAGI** Joined Grameen Bank Since 03 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI TRADES</b>
Location	:	Pathurighata,Botiagata,Khulna
Total Investment in BDT	:	BD 1,80,000
Financing	:	Self BDT 130,000(from existing business) 72% Required Investment BDT 50,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 20ft= 300 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes; Fertilizer,Altima, Dasta,Uria,Jipsam etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Shop is Rented.</li><li>▪Collects goods from.Khulna.</li><li>▪Agreed grace period is 3 months.</li></ul>

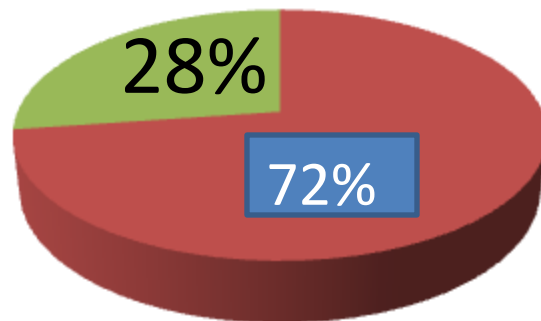
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fertilizer,Altima, Dasta,Uria,Jipsam etc.	3,500	1,05,000	1,260,000
<b>Total Sales (A)</b>	3,500	1,05,000	1,260,000
<b>Less. Variable Expense</b>			
Fertilizer,Altima, Dasta,Uria,Jipsam etc.	2,975	89,250	1,071,000
<b>Total variable Expense (B)</b>	2,975	89,250	1,071,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	5,25	15,750	1,89,000
<b>Less. Fixed Expense</b>			
Rent		5,00	6,000
Electricity bill		1,300	15,600
Transportation		1,200	14,400
Salary (self)		5,000	60,000
Entertainment		4,00	4,800
Guard		0	0
Genaretor		0	0
Mobile bill		5,00	6,000
<b>Total fixed Cost (D)</b>		<b>8,900</b>	<b>1,06,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,850</b>	<b>82,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Fertilizer	10	1000	10000	50	1000	50000	60000
Altman	120	330	39600	-	-	-	39600
Setarup	100	450	45000	-	-	-	45000
Monovit	100	200	20000	-	-	-	20000
Dosta	100	150	15000	-	-	-	15000
Others	-	-	400	-	-	-	400
<b>Total</b>			<b>1,30,000</b>			<b>50,000</b>	<b>1,80,000</b>

## Source of Finance



**Entrepreneur Investment:**  
**1,30,000**  
**Investor Investment:50,000**  
**Total Investment:1,80,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	
<b>Revenue (sales)</b>					
Fertilizer,Altima, Dasta,Uria,Jipsam etc.	4,800	1,44,000	1,728,000	1,814,400	1,905,120
<b>Total Sales (A)</b>	4,800	1,44,000	1,728,000	1,814,400	1,905,120
<b>Less. Variable Expense</b>					
Fertilizer,Altima, Dasta,Uria,Jipsam etc.	4,080	1,22,400	1,468,800	1,542,240	1,619,352
<b>Total variable Expense(B)</b>	4,080	1,22,400	1,468,800	1,542,240	1,619,352
<b>Contribution Margin (CM) [C=(A-B)</b>	7,20	21,600	2,59,200	2,72,160	2,85,768
<b>Less. Fixed Expense</b>					
Rent		5,00	6,000	6,000	6,000
Electricity bill		1400	16,800	17,000	17,200
Transportation		1,300	15,600	15,800	16,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		5,00	6,000	6,200	6,400
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		7,00	8,400	8,600	8,800
<b>Total fixed Cost (D)</b>		<b>9,400</b>	<b>1,12,800</b>	<b>1,13,600</b>	<b>1,14,400</b>
<b>Net Profit (E) [C-D)</b>		<b>12,200</b>	<b>1,46,400</b>	<b>1,58,560</b>	<b>1,71,368</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>2 year (BDT)</i>	<i>3 year (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,46,400	1,58,560	1,71,368
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,13,940	2,52,500
	<b>Total Cash Inflow</b>	<b>1,96,400</b>	<b>2,72,500</b>	<b>4,23,868</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	12,460		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>82,460</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,13,940</b>	<b>2,52,500</b>	<b>4,03,868</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 0  
Experience & Skill : 03 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

Pictures

কৃষি সমৃদ্ধি

স্ব-নির্ভর অর্থনীতি

# ম্যেসার্স ভাই ভাই কৃষি ভান্ডার

প্রোঃ রানা বৈরাগী, মোবাঃ ০১৯৫৫-৮১০২৬৩

এখানে সকল প্রকার বীজ, সার, কিটনাশক, সবজী ও ধানের বীজ পাওয়া যায়।

স্থান : খলসিবুনিয়া-কাছারিবাড়ি, বটিয়াঘাটা, খুলনা।

সদস্য আইডি- অফিস ০১৭০৪-২৫২৪২৫















# FAMILY PICTURE

