

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



Project identification and prepared by: Abu Salek,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAMEM
Age	:	08-06-1982 (34 Years)
Education, till to date	:	CLASS X
Marital status	:	Married
Children	:	2 Sons 1 Daughter
No. of siblings:	:	4 Brothers
Address	:	Vill: Jogotpur, P.O: Dagonvuiyan, P.S: Dagonvuiyan, 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	:	AMENA KHATUN
(iii) Father's name	:	TAJUL ISLAM
(iv) GB member's info	:	Branch: Dagonvuiyan, Centre # 24(Female), Member ID: 3144, Group No: 03 Member since: 2007-2013 (6Years) First loan: BDT 5,000 Existing Loan: BDT nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	15 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.	:	01811337867
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA KHATUN joined Grameen Bank since 06 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	:	Fajiler Ghat Road, dagoinvuiyan, Feni
Total Investment in BDT	:	BDT 280000/-
Financing	:	Self BDT 200000/-(from existing business) 71% Required Investment BDT 80000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Dagonvuiyan.▪Agreed grace period is 3 months.

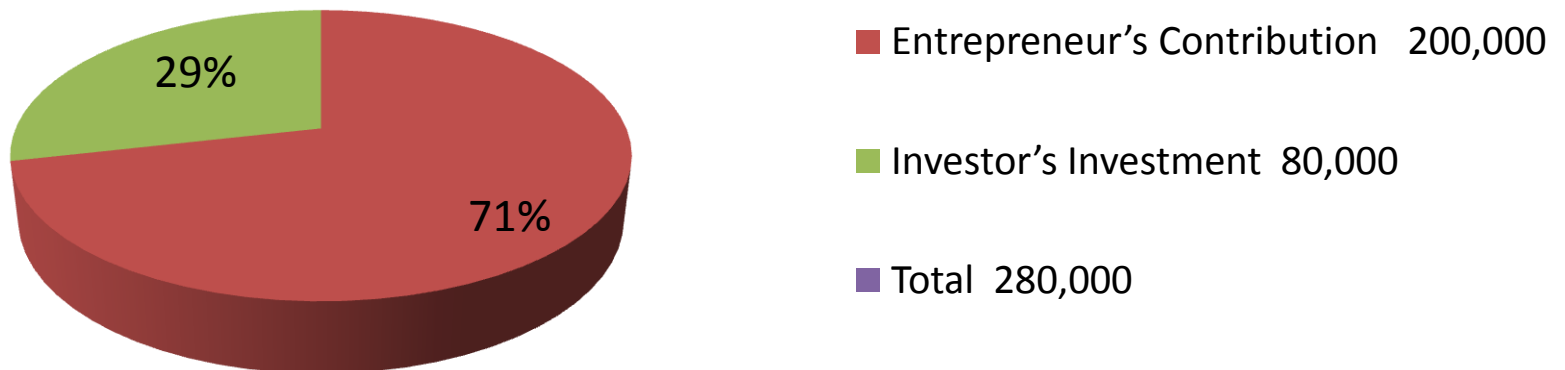
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	4600	138000	1656000
Total sales (A)	4600	138000	1656000
Less Variable Exp.			
Grocery Item	4048	121440	1457280
Total Variable exp. (B)	4048	121440	1457280
Contribution Margin CM [C= (A-B)]	552	16560	198720
less fixed exp.			
Rent		1000	12000
Electricity bill		1800	21600
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		500	6000
Guard		0	0
Genaretor		150	1800
Mobile		300	3600
total fixed cost (D)		9250	111000
Net profit (E) [C-D]		7310	87720

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	120	220	26,400	15	2,000	30,000	56,400
Flour	6	1300	7,800	5	1500	7,500	15,300
Suger	5	4000	20,000	5	5000	25,000	45,000
Oil	130	930	120,900	5	4000	20,000	140,900
Others	149	100	14,900				
Security			10,000				10,000
Total	410		200,000	30		80,000	280,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Grocery Item	7700	231000	2772000	2910600
Total Sales (A)	7700	231000	2772000	2910600
less variable Expenses				
Grocery Item	6776	203280	2439360	2561328
Total variable Expenses (B)	6776	203280	2439360	2561328
Contribution Margin (CM)= (A-B)	924	27720	332640	349272
Less Fixed Expenses				
Rent		1000	12000	12000
Electricity bill		1800	21600	16000
Transportation		700	8400	35000
Salary (self)		5000	60000	60000
Salary (staff)		3000	36000	36000
Entertainment		700	8400	8400
Guard		0	0	0
Genaretor		300	3600	3600
Mobile		500	6000	7400
Total Fixed Cost		13000	156000	178400
Net Profit (E) (C-D)		14720	176640	170872
Investment Payback			48000	48000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	176,640	170,872
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		128,640
	Total Cash Inflow	256640	299512
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	128,640	251512

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:0
Experience & Skill : 15 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

Pictures





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প্রোগ মোঃ শামীম

ফাজিলেরঘাট রোড, হাসপাতাল মোডের পূর্ব পার্শে, দাগনভূঞা, ফেনী। 01811-331867

স্বাস্থ্য বাণিজ্য
১৩১১-১৩১১



FAMILY PICTURE

