

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



Project identification and prepared by: Kobir Raksham,
Godagari Unit, Rajshahai

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	BULBUL AHMED
Age	:	02-01-1985 (32Years)
Education, till to date	:	CLASS 9
Marital status	:	Married
Children	:	1 DAUGHTER
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Pirijpur , P.O: Pirijpur , P.S:Godagari, 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. MONOYARA BEGUM
(iii) Father's name	:	MD SAFED ALI
(iv) GB member's info	:	Branch: Pirijpur, Centre # 5(Female), Member ID: 1134, Group No: 2 Member since: 6-1-2014 (4Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 4,000/- Outstanding loan: BDT 1448
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. 8 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-410879
Family's Contact No.	:	01782-972454
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

MST. MONOYARA BEGUM joined Grameen Bank since 4 years ago. At first she took BDT 3400 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI CLOTH STORE
Location	:	Pirijpur, Godagari, Rajshahi
Total Investment in BDT	:	BDT 255,000/-
Financing	:	Self BDT 205000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cloth item.▪The business is operating by entrepreneur. Existing no employee.▪The farm is rented.▪Collects goods from Pabna.▪Agreed grace period is 3 months.

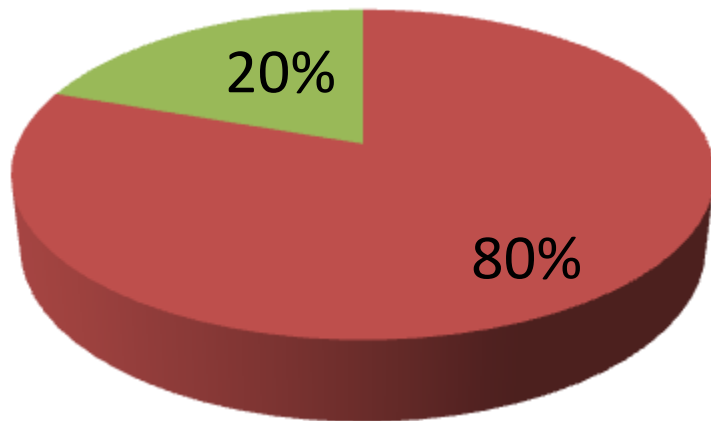
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth Item	4010	120300	1443600
Total sales (A)	4010	120300	1443600
Less Variable Exp.			
Cloth Item	3408.5	102255	1227060
Total Variable exp. (B)	3408.5	102255	1227060
Contribution Margin CM [C= (A-B)]	601.5	18045	216540
less fixed exp.			
Rent		500	6000
Electricity bill		300	3600
Transportation		4000	48000
Salary (self)		4800	57600
Guard		100	1200
Mobile		300	3600
total fixed cost (D)		10000	120000
Net profit (E) [C-D]		8045	96540

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Lungi	250	300	75,000			0	75,000
Sharee	200	400	80,000			0	80,000
3 pcs	62	500	31,000	20	500	10,000	41,000
Long cloth	20	100	2,000	100	300	30,000	32,000
Garments Item	20	100	2,000	100	100	10,000	12,000
pant pcs	15	200	3,000			0	3,000
Shirt pcs	25	200	5,000			0	5,000
Others	20	100	2,000			0	2,000
Security			5,000				5,000
Total	612		205,000	220		50,000	255,000

Source of Finance



- Entrepreneur's Contribution 205,000
- Investor's Investment 50,000
- Total 255,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth Item	5400	162000	1944000	2041200	2143260
Total Sales (A)	5400	162000	1944000	2041200	2143260
less variable Expenses					
Cloth Item	4590	137700	1652400	1735020	1821771
Total variable Expenses (B)	4590	137700	1652400	1735020	1821771
Contribution Margin (CM)= (A-B)	810	24300	291600	306180	321489
Less Fixed Expenses					
Rent		500	6000	6000	6000
Electricity bill		300	3600	3600	3600
Transportation		4140	49680	49680	49680
Salary (self)		5000	60000	60000	60000
Guard		100	1200	1200	1200
Mobile		340	4080	4080	4080
Total Fixed Cost		10380	124560	124560	124560
Net Profit (E) (C-D)		13920	167040	181620	196929
Investment Payback			20000	20000	20000

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

SR#	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	167,040	181,620	196929
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		147,040	308660
	Total Cash Inflow	217040	328660	505589
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	147,040	308660	485589

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







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FAMILY PICTURE

