

## Proposed NU Business Name: **VAI VAI ENTERPRISE**



Project identification and prepared by: MD. Saidullah,  
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



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

Name	:	<b>MD. MIZANUR RAHMAN</b>
Age	:	29-07-1991 (26 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	01 Brother & 04 Sisters
Address	:	Vill: Narhatto, P.O: Narhatto, P.S: Kahalu, Dist: Bogra
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>MST .NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>MD. ASAD ALI</b>
(iv) GB member's info	:	Branch: Narhatto Kahalu, Centre # 52 (Female), Member ID: 4412, Group No: 06 Member since: 25-03-2005 (12 Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: Nil:4880
(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	:	06 years experience in running business 05 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713738205
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST .NURJAHAN BEGUM** joined Grameen Bank since 12 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI ENTERPRISE</b>
Location	:	Dorgarhat, Kahalu, Bogura
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 190,000/-(from existing business) 66% Required Investment BDT 80,000/-(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	120 ft x 40 ft= 4800 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, etc.</li><li>▪ 5% Gain of sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪01 will be appointed in the future.</li><li>▪Collects goods from Kahalu,Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

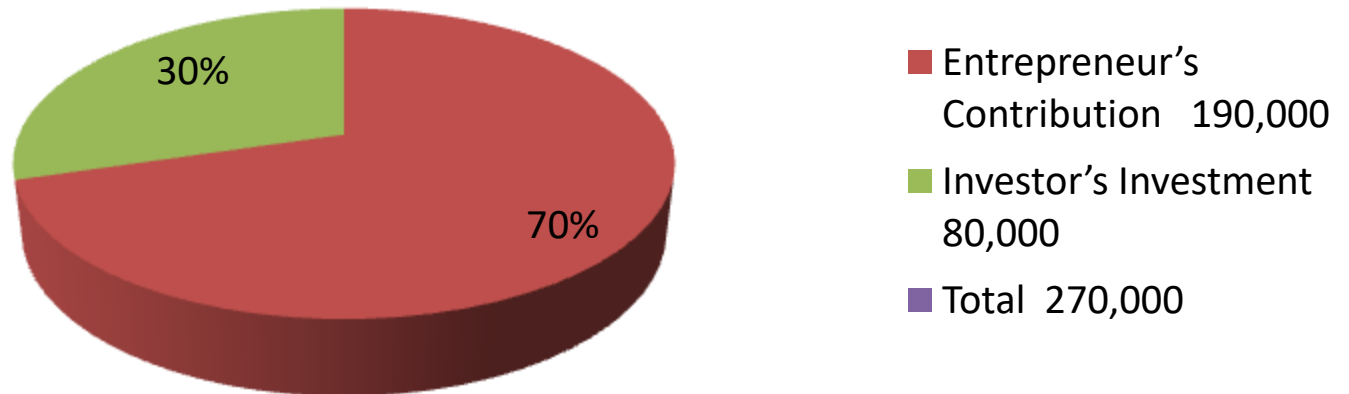
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
kola	600,000	7,200,000
<b>Total Sales (A)</b>	600,000	7,200,000
<b>Less Variable Expense</b>		
Kola	570,000	6,840,000
<b>Total variable Expense (B)</b>	570,000	6,840,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	30,000	360,000
<b>Less Variable Expense</b>		
Rent	1300	15,600
Electricity bill	1,500	18,000
Transportation	1,000	12,000
Salary (self)	5,000	60,000
Salary (staf)	12,000	144,000
Entertainment	500	6,000
Mobile bill	500	6,000
<b>Total fixed cost (D)</b>	21,800	261,600
<b>Net Profit (E)= [C-D]</b>	8,200	98,400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	150	1,000	150,000	100	1,000	80000	230,000
Paddy	20	2,000	40,000	0		0	40,000
<b>Total</b>	<b>170</b>		<b>190,000</b>	<b>100</b>	<b>0</b>	<b>80,000</b>	<b>270000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Poultry Hen.	700,000	8,400,000	8,820,000	9,261,000
<b>Total Sales (A)</b>	<b>700,000</b>	<b>8,400,000</b>	<b>8,820,000</b>	<b>9,261,000</b>
<b>Less. Variable Expense</b>				
Poultry Hen.	665,000	7,980,000	8,379,000	8,797,950
<b>Total variable Expense (B)</b>	<b>665,000</b>	<b>7,980,000</b>	<b>8,379,000</b>	<b>8,797,950</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>35,000</b>	<b>420,000</b>	<b>441,000</b>	<b>463,050</b>
<b>Less. Fixed Expense</b>				
Rent	<b>1300</b>	15,600	16,380	17,199
Transportation	1,000	12,000	12,600	13,230
Electricity bill	1,500	18,000	18,900	19,845
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	15,000	180,000	189,000	198,450
Entertainment	500	6,000	6,300	6,615
Mobile Bill	600	7,200	7,560	7,938
<b>Total Fixed Cost</b>	<b>24900</b>	<b>298,800</b>	<b>313,740</b>	<b>329,427</b>
<b>Net Profit (E) [C-D]</b>	<b>10,100</b>	<b>121,200</b>	<b>127,260</b>	<b>133,623</b>
<b>Investment Payback</b>		<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	121,200	127,260	133,623
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89,200	184,460
	<b>Total Cash Inflow</b>	201,200	216,460	318,083
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)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	112,000	32,000	32,000
3	<b>Net Cash Surplus</b>	89,200	184460	286083

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Dorgarhat, Kahalu, Bogura  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



























# FAMILY PICTURE

