

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



Project identification and prepared by: Monoj kumar sarkar,  
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



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

Name	:	<b>MD.TANJUR ROHOMAN</b>
Age	:	12-10-1992 ( 24Years )
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers & 2 Sisters
Address	:	Vill: Chargat, P.O:Chargat, P.S:Chargat 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	:	<b>MST. MUNJURA BEGUM</b>
(iii) Father's name	:	<b>MD. AKKAS ALI</b>
(iv) GB member's info	:	Branch:Chargat ,Centre # 46(Female) Member ID: 9702/2, Group No: 12 Member since: 15-05-2011 to 20-07-2015 New12-03-17 (04Years) First loan: BDT – 10,000
Further Information:	:	Existing Loan: BDT 20,000, Outstanding loan: 19,120
(v) Who pays GB loan installment	:	Fathers : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	Hen Farm Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01781-344269
Brother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MUNJURA BEGUM** joined Grameen Bank since 04 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	:	<b>VAI VAI STORE</b>
Location	:	Chargat Bazaar, Rajshahi .
Total Investment in BDT	:	BDT-190,000/-
Financing	:	Self BDT 140,000/-(from existing business) 73% Required Investment BDT 50,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Cold Drinks;Rice &amp; Grocery Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 employees.</li><li>▪The shop is Own.</li><li>▪Agreed grace period is 3 months.</li></ul>

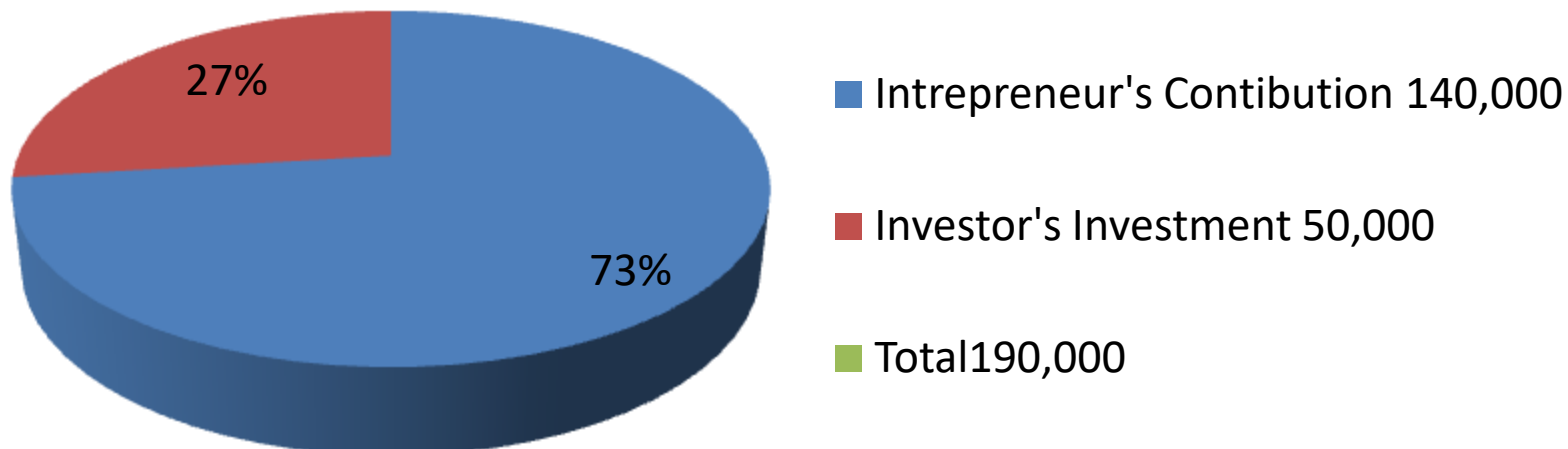
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cold Drinks;Rice & Grocery Item.	8,000	240,000	2,880,000
<b>Total Sales (A)</b>	8,000	240,000	2,880,000
<b>Less. Variable Expense</b>			
Cold Drinks;Rice & Grocery Item.	7,200	216,000	2,592,000
<b>Total variable Expense (B)</b>	7,200	216,000	2,592,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		1,400	16,800
Transportation		6,000	72,000
Salary (self)		4,000	48,000
Salary (staff)		5,000	60,000
Entertainment		200	2,400
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		400	4,800
<b>Total fixed Cost (D)</b>		<b>17,100</b>	<b>205,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,900</b>	<b>82,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit	5,000	0	5,000
Cold drinks	20,000	0	20,000
Dertergent	25,000	0	25,000
Shimpu Item	10,000	0	10,000
Soap	20,000	0	20,000
Rice	20,000	0	20,000
Others	40,000	0	40,000
Grocery Item	0	50,000	50,000
	0	0	0
	0	0	0
Security of the shop	0	0	0
<b>Total</b>	<b>140,000</b>	<b>50,000</b>	<b>190,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Cold Drinks;Rice & Grocery Item.	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Total Sales (A)</b>	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Less. Variable Expense</b>					
Cold Drinks;Rice & Grocery Item	9,000	270,000	3,240,000	3,402,000	3,572,100
<b>Total variable Expense (B)</b>	9,000	270,000	3,240,000	3,402,000	3,572,100
<b>Contribution M. (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1,400	16,800	17,200	17,500
Transportation		6,000	72,000	74,000	76,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		5,000	60,000	61,000	62,000
Entertainment		200	2,400	2,500	2,600
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		400	4,800	5,000	5,200
<b>Total Fixed Cost</b>		<b>17,100</b>	<b>205,200</b>	<b>209,000</b>	<b>212,700</b>
<b>Net Profit (E) [C-D]</b>		<b>12,900</b>	<b>154,800</b>	<b>169,000</b>	<b>184,200</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)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>154,800</b>	<b>169,000</b>	<b>184,200</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		134,800	283,800
	<b>Total Cash Inflow</b>	<b>204,800</b>	<b>303,800</b>	<b>468,000</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>134,800</b>	<b>283,800</b>	<b>448,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 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



গ্রামীণফোন

ভাই ভাই স্টোর

চান্দাট বাজার, কলেজ পেরি, রাজশাহী

bKash



একটি গ্রাম ব্যাংক প্রতিষ্ঠান

বিকাশ  
করুন

প্রয়োজনে পাশে  
বিকাশ

bKash



একটি গ্রাম ব্যাংক প্রতিষ্ঠান

ইন্টারনেট রিচার্জ  
i\*top-up ও  
মোবাইল মানি  
করা হয়













