

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



Project identification and prepared by: Md :Hafizur Rahman,
Mawna Unit, Dhaka

Project verified by: Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASHIK MIA
Age	:	01-02-1992(25 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	Vill: Singdige P.O:Mawna.P.S: Sreepur, Dist: Gazipur.
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 AKTER
(iii) Father's name	:	MANIK MIA
(iv) GB member's info	:	Branch:Mawna Sreepur , Centre # 45(Female), Member ID: 4369/1, Group No: 02 Member since: 23-07-2010 (07Years) First loan: BDT 5,000/- Existing loan: 10,000.Outstanding loan: 9,360/-
Further Information:		
(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	:	03 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow Rearing(30,000/- Yearly)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01685-084768
Family's Contact No.	:	01611-216135
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA AKTER; joined Grameen Bank since 07 years ago. At first she took BDT 5,000 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	:	Singdige,Mawna.Sreepsur, Gazipur.
Total Investment in BDT	:	BDT : 1,40,000 /-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12ft x 08 ft= 96 ft square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Likes; soap, Juice ,Biscuit, Chips, Oil, Salt, Potato, etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 01 employee will be appointed▪The shop is rented▪Collects goods from Soling More.▪Agreed grace period is 3 months

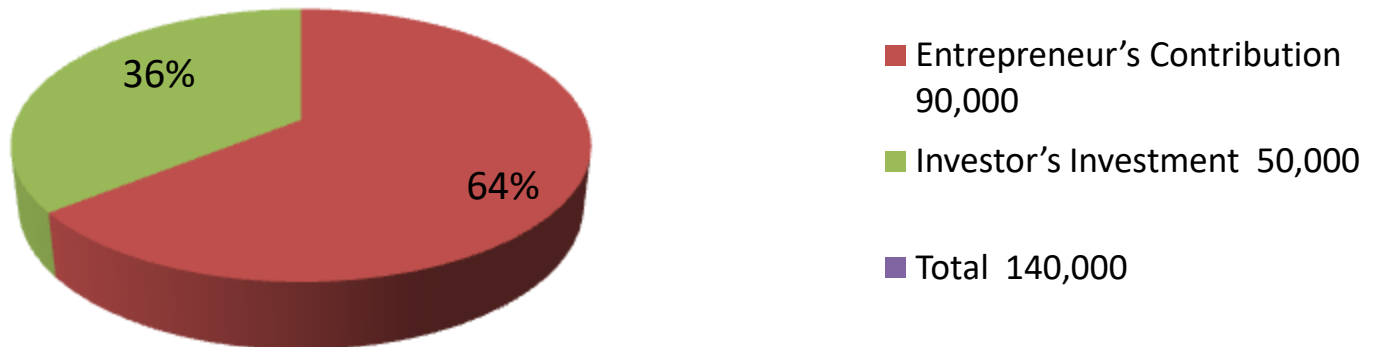
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft Drinks , Juice ,Biscuit, Chips, Oil, Salt, Potato, etc.	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Total variable Expense (B)	2,125	63,750	7,65,000
Contribution Margin (CM) [C=(A-B)]	3,75	11,250	1,35,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		5,00	6,000
Transportation		2,00	2,400
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
Total fixed Cost (D)		6,600	79,200
Net Profit (E) [C-D]		4,650	55,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft Drinks	15	550	8250	20	550	11000	19250
Biscuit			10000			10000	20000
Cosmetic			10000	0	0	15000	25000
Sugar	02	3000	6000	0	0	0	6000
Chanachur			3000				3000
Security	-	-	50000			0	50000
Others			2750			14000	16750
Total			90,000			50,000	140000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Soft Drinks , Juice ,Biscuit, Chips, Oil, Salt, Potato, etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	1,20,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Total variable Expense (B)	3,400	1,02,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	6,00	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		7,00	8,400	8,600	8,800
Transportation		3,00	3,600	3,800	4,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	4,000
Mobile Bill		3,00	3,600	3,800	4,000
Total Fixed Cost		10,100	1,21,200	1,22,000	1,22,800
Net Profit (E) [C-D]		7,900	94,800	1,04,800	1,15,340
Investment Payback			20,000	20,000	20,000

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

<i>SL</i>	<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	50,000		
1.2	Net Profit	94,800	1,04,800	1,15,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		65,360	1,50,240
	Total Cash Inflow	1,44,800	1,70,240	2,65,580
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	9,360		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	79,360	20,000	20,000
3	Net Cash Surplus	65,440	1,50,240	2

SWOT ANALYSIS

STRENGTH

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









FAMILY PICTURE

