

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



Project identification and prepared by: Md. Nasir Uddin Sheikh  
Chagal naiya, feni

Project verified by: Susanto kumar bisshas



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

Name	:	<b>YEASIN ARAFAT VUIYA</b>
Age	:	31/05/1997( 20Years)
Education, till to date	:	MBA
Marital status	:	Unmarried
Children	:	0 Daughter
No. of siblings:	:	0Brother 03 Sisters
Address	:	Vill: East Debpur P.O: Chadgazi, P.S: Chagal naiya, 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	:	<b>RABEYA BEGUM</b>
(iii) Father's name	:	<b>OLI AHAMMOD VUYA</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 13/(Female), Member ID:7153, Group No: 05 Member since: 05-03-2001-2011(10YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 00/-
(v) Who pays GB loan installment	:	Mother
(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	:	5 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01814-104777
Mother's Contact No.	:	01820-207527
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RABEYA BEGUM** joined Grameen Bank since 6 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

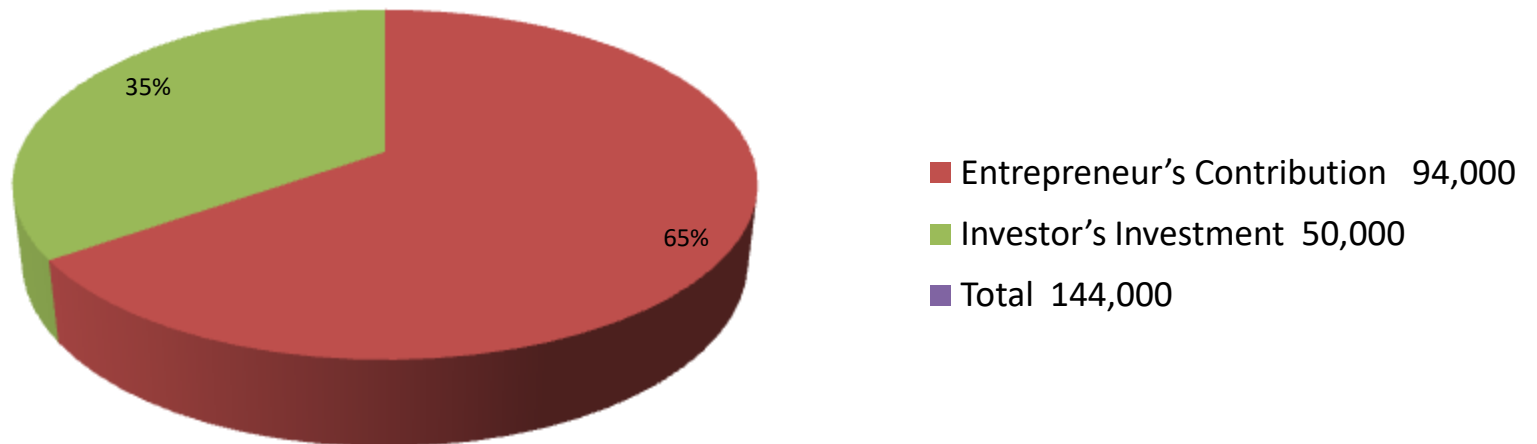
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VUIYA STORE</b>
Location	:	East debpur ,vuiya pool, Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 1,44,000/-
Financing	:	Self BDT 94,000/- (From Existing Business) 65% Required Investment Bdt,50,000(as Equity) 35%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 20 ft. = 150 Square Ft
Security Of The Shop	:	,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Rice,Soft Drink,ice creem,dal,biscut etc.</li> <li>▪Average 15% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li> <li>▪He Is Doing His Business In own Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Rice,Soft Drink,ice creem,dal,biscut etc	2400	72000	864000
	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Rice,Soft Drink,ice creem,dal,biscut etc	2040	61200	734400
<b>Total Variable Expense</b>	<b>2040</b>	<b>61200</b>	<b>734400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>73200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4700</b>	<b>56400</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rice	10	2,000	20,000	10	2,000	20,000	40,000
wheat	10	1,000	10,000	10	1,000	10,000	20,000
soft drink	200	50	10,000	200	50	10,000	20,000
soyabean oil	100	100	10,000	100	100	10,000	20,000
biscuit	200	50	10,000			0	10,000
soap	200	30	6,000			0	6,000
wheel	200	40	8,000			0	8,000
others	1	20,000	20,000			0	20,000
	0	0	0			0	0
			0			0	0
<b>Total</b>	<b>921</b>	<b>23270</b>	<b>94,000</b>	<b>320</b>	<b>3,150</b>	<b>50,000</b>	<b>144,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Rice,Soft Drink,ice creem,dal,biscut etc	2900	87000	1044000	1096200
<b>Total Sales(A)</b>	<b>2900</b>	<b>87000</b>	<b>1044000</b>	<b>1096200</b>
<b>Less Variable Expense (B)</b>				
Rice,Soft Drink,ice creem,dal,biscut etc	2465	73950	887400	931770
<b>Total Variable Expense</b>	<b>2465</b>	<b>73950</b>	<b>887400</b>	<b>931770</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>435</b>	<b>13050</b>	<b>156600</b>	<b>164430</b>
<b>Less Fixed Expense</b>				
Rent		0	0	0
Electric Bill		300	3600	43200
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Guard		0	0	0
Generator		300	3600	3600
Mobile Bill			0	0
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>69600</b>	<b>109380</b>
<b>Net Profit (E)= [C-D]</b>		<b>6950</b>	<b>83400</b>	<b>87570</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	83,400	87570
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		53400
	<b>Total Cash Inflow</b>	<b>133,400</b>	<b>140,970</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)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>53,400</b>	<b>110,970</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; East debpur ,vuiya pool,  
Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













POTATO

POTATO

GULAB JAMUN

মাকা

চাউল

গুলাব জামুন



