

Proposed NU Business Name: **M/S VAI VAI FURNITURE & TIMBER**



Project identification and prepared by: Mst. Mahfuza Khatun,
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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	RASEL RANA
Age	:	20/07/1983 (34 years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers
Address	:	Vill: Amtoil, P.O: Boheratoil, P.S: Shkhipur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASINA AKTER
(iii) Father's name	:	S. M. MUJIBUR RAHMAN
(iv) GB member's info	:	Branch: Boheratoil, Centre # 1 (Female), Member ID: 1003, Group No: 01 Member since: 2007 to 2017 (10 Years) First Loan: BDT 4,000 /-, Last Loan: BDT 80,000/-, Outstanding Loan: BDT 56,460/-
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.)	:	Nil
Business Experiences and Training Info	:	15 years experience in running business. He has 01 years training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01792-668788
Family's Contact No.	:	01765-298765
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Shakhipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA AKTER joined Grameen Bank since 10 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S VAI VAI FURNITURE & TIMBER
Location	:	Boheratoil
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 12 ft = 288 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in Wood items▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing 4 employee.▪The shop is own.▪Collects goods from Boheratoil.▪Agreed grace period is 3 months.

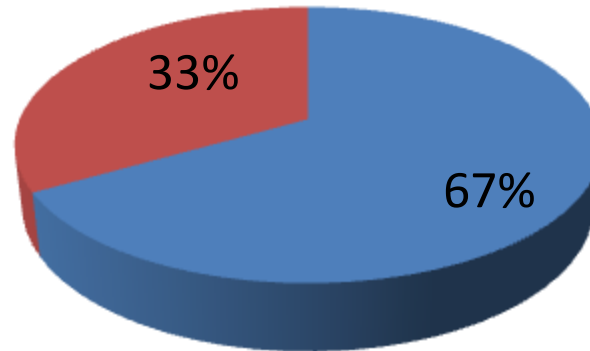
Existing Business			
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood		120,000	1,440,000
	0	0	0
Total Sales (A)	0	120,000	1,440,000
Less. Variable Expense			
Wood	0	90,000	1,080,000
Total variable Expense (B)	0	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	0	30,000	360,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		0	0
Mobile Bill		800	9,600
Entertainment		0	0
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,300	75,600
Net Profit (E) [C-D]		23,700	284,400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty	Unit Price	Total	Qty	Unit Price	Total	
Wood			100,000			50,000	150,000
Total			100,000			50,000	150,000

Source of Finance

- Entrepreneur's contibution 100,000
- Investor's Investment 50,000
- Total 150,000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Wood	0	160,000	1,920,000	2,016,000	2,116,800
Total Sales (A)	0	160,000	1,920,000	2,016,000	2,116,800
Less. Variable Expense					
Wire, Rod, Cement, Sand, Bricks etc.	0	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	0	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)	0	40,000	480,000	504,000	529,200
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		0	0	0	0
Salary (self)		0	0	0	0
Entertainment		800	9,600	10,000	10,000
Guard		0	0	0	0
Mobile Bill		800	9,600	10,000	12,000
Total Fixed Cost (D)	0	1600	19200	20000	22000
Net Profit (E) [C-D)	0	38,400	460,800	484,000	507,200
Investment Payback			20000	20000	20000

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

Sl #	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	460,800	484,000	507,200
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		440,800	904,800
	Total Cash Inflow	510,800	924,800	1,412,000
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	440,800	904,800	1,392,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others: 02
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







