

## Proposed NU Business Name: VAI –VAI TAILORS



Project identification and prepared by: MD. SHIRAJUL ISLAM  
KERANIGONJ UNIT

Project verified by: MD. SHAMSUL AREFIN



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

Name	:	<b>JOY DAS</b>
Age	:	24-06-1994 (23Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers
Address	:	Vill.:PASHRIMTHER P.O ; PASHRIMTHER P.S: KARANIGONJ Dist: DHAKA
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>PARUL RANI DAS</b>
(iii) Father's name	:	<b>JOY DEEB DAS</b>
(iv) GB member's info	:	Branch: TAGOREYA Centre # 16/M (Female), Member ID: 2251/2, Group No:06 Member since:02-03-2002 (15 Years) First loan: BDT 5,000/- Existing loan :30,000/- Outstanding loan: 17,460/-
Further Information:		
(v) Who pays GB loan installment	:	Self
(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 & Skill Own Business and Training Info	:	07years of business experience in running business. : He has no training :
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01672796661
Family's Contact No.	:	01817123014
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PARUL RANI DAS** joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

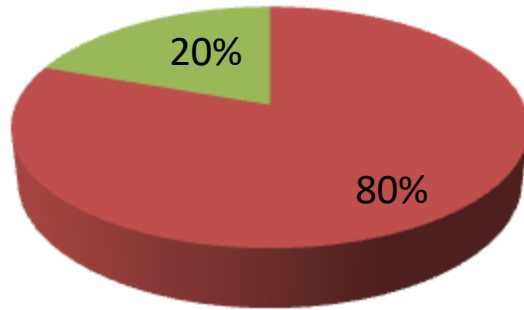
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI –VAI TAILORS</b>
Location	:	PASHRIMTHEP , KARANIGONJ,DHAKA
Total Investment in BDT	:	BDT 2,56,000/-
Financing	:	Self BDT 2,06,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity)20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13 ft x 10 ft= 130 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing Blazer Cloth Items etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The business is won.</li><li>▪Agreed grace period is 03 months.</li></ul>

Particular	Existing		
	Daily	Monthly	Yearly
<b>Revenue (Sale)</b>			
Blazer ,Cloth etc	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			0
Blazer,Cloth Production	3000	90000	1080000
<b>Total Variable Expense</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Contributon Margin (CM)</b> <b>[C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>21000</b>	<b>252000</b>
<b>Net Profit (E)= [C-D]</b>		<b>9000</b>	<b>108000</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Blazer	200	1000	200000	Blazer	50	1000	50000	250000
Cloth	100	60	6000					6000
<b>Total</b>			<b>206000</b>				<b>50000</b>	<b>256000</b>



- Entrepreneur's Contribution  
206,000
- Investor's Investment 50,000
- Total 256,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnuue (Sale)					
Blazer, Cloth Etc	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
Blazer Cloth Production Cost	4000	120000	1440000	1512000	1587600
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		250	3000	3000	3000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		350	4200	4300	4400
<b>Total Fixed Cost (D)</b>		<b>21300</b>	<b>255600</b>	<b>256180</b>	<b>256769</b>
<b>Net Profit (E)= [C-D]</b>		<b>8700</b>	<b>104400</b>	<b>109620</b>	<b>115101</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	104,400	109,620	115,101
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		84400	89620
	<b>Total Cash Inflow</b>	<b>154,400</b>	<b>109,620</b>	<b>204,721</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	20000
	<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>84,400</b>	<b>89,620</b>	<b>184,721</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 02 Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Own Business :07  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















