

Proposed NU Business Name: **VAI VAI FARNITURE MATH**



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Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	AHASAN HABIB
Age	:	01/01/1998 (19 Years)
Education, till to date	:	Class - 08
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Sisters
Address	:	Vill: Dakbangla P. Boktermunci P.S: Sonagazi, 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	:	HOSNEARA BEGUM
(iii) Father's name	:	ALONGIR HOSSAIN
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 28/(Female), Member ID: 4122, Group No: 04 Member since: 12-08-2001 (16Years) First loan: BDT 10,000/- Existing loan: BDT 1,50,000/- Outstanding loan: BDT 0/-
Further Information:		
(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	:	05 Years Experience 03 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01861-964785
Mother's Contact No.	:	01815-117309
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 16 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

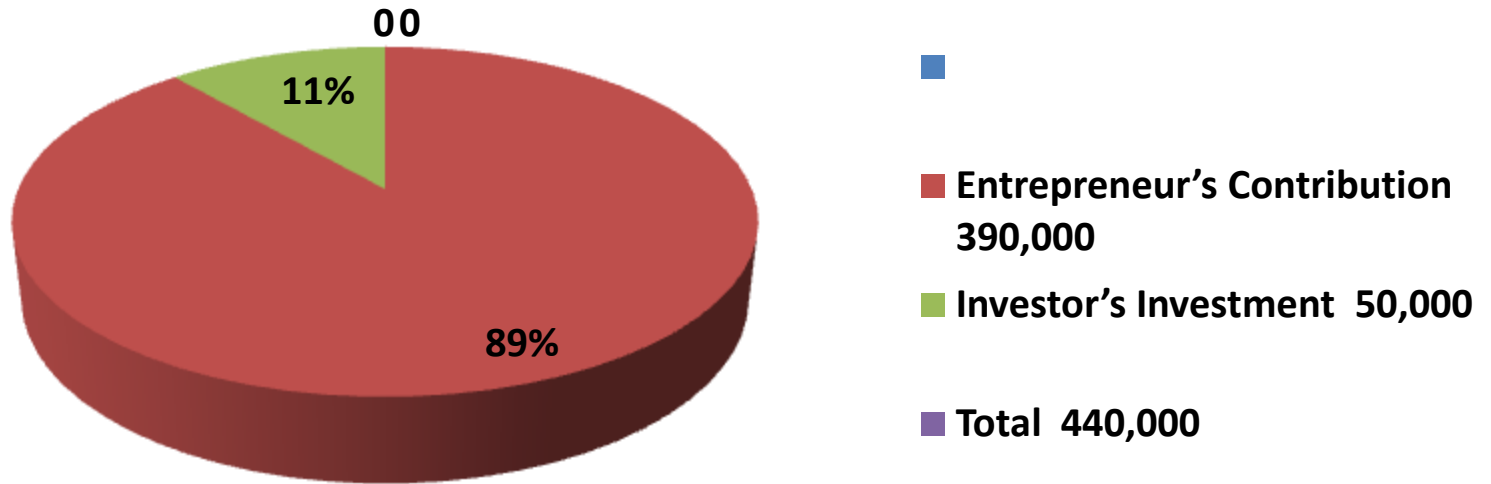
Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI FARNITURE MATH
Location	:	Dakbangla Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 4,40,000/-
Financing	:	Self BDT 3,90,000/- (From Existing Business) 89% Required Investment Bdt,50,000(as Equity) 11%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	12Ft X 25 ft. = 300 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Wood, Khat, Alna, Dressing Table, Sofa, & others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 04 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Barrierhat,Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Wood, Khat, Alna, Dressing Table, Sofa, & others.	10000	300000	3600000
Total Sales(A)	10000	300000	3600000
Less Variable Expense (B)			0
Wood, Khat, Alna, Dressing Table, Sofa, & others.	8500	255000	3060000
Total Variable Expense	8500	255000	3060000
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000
Less Fixed Expense			
Rent		2200	26400
Electric Bill		700	8400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		20000	240000
Entertainment		500	6000
Guard		300	3600
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		30200	362400
Net Profit (E)= [C-D]		14800	177600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Wood	150	600	90,000	50	600	30,000	120,000
Khat	7	20,000	140,000			0	140,000
Sokash	2	30,000	60,000			0	60,000
Sofa	1	30,000	30,000			0	30,000
Others			50,000			20,000	70,000
Secqurity			20,000			0	20,000
Total	160	80600	390,000	50	600	50,000	440,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Wood, Khat, Alna, Dressing Table, Sofa, & others.	12000	360000	4320000	4536000	4762800
Total Sales(A)	12000	360000	4320000	4536000	4762800
Less Variable Expense (B)					
WOOD, Khat, Alna, Dressing Table, Sofa, & others.	10200	306000	3672000	3855600	4048380
Total Variable Expense	10200	306000	3672000	3855600	4048380
Contributon Margin (CM) [C=(A-B)]	1800	54000	648000	680400	714420
Less Fixed Expense					
Rent		2200	26400	26400	26400
Electric Bill		700	8400	8700	9000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		20000	240000	240000	240000
Entertainment		500	6000	6000	6000
Gard		300	3600	3600	3600
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		30200	360000	361000	362030
Net Profit (E)= [C-D]		23800	285600	299880	314874
Investment Pay Back			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	285,600	299880	314874
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		265600	545480
	Total Cash Inflow	335,600	565,480	860,354
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	5,600	545,480	840,354

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:04, Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Dakbangla Bazar,sonagazi,
Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







