


Proposed NU Business Name: VAI VAI GARMENTS



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Project verified by: Md:Siddiqur Rahman


গামীন শক্তি
Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FARUK MRIDHA
Age	:	02-03-1987 (30 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 sister
Address	:	Vill:Tapirbari P.O:Tangra, 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	:	MST; ROHIMA KHATUN
(iii) Father's name	:	MD .MOFIJ UDDIN MIRADA
(iv) GB member's info	:	Branch:Mawna Sreepur, Centre # 34 (Female), Member ID: 2948, Group No: 05 Member since: 08-03-1995-15 to 2014(20 Years) First loan: BDT 1,500Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: Nill.
(v) Who pays GB loan installment	:	No
(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	:	10 years 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.	:	01912-454260
Family's Contact No.	:	01920-995610
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST; ROHIMA KHATUN:Joined Grameen Bank Since 20 Years Ago. At First She Took 1,500 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI GARMENTS
Location	:	M C Bazer,Sreepur,Gajipur
Total Investment in BDT	:	BD 7,00,000
Financing	:	Self BDT 5,00,000(from existing business) 67% Required Investment BDT 2,00,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	24ft x 12ft= 288 Square ft
Security of the shop	:	1,50,000Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Pant,shat, longi,threepice, sari,etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee. After getting equity fund 1 employee will be appointed▪The Shop is Rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

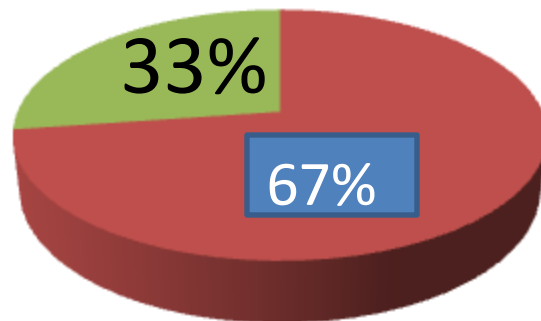
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shat,Pant, Longi,Three pice,Sari,Pangabi, etc.	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Shat,Pant, Longi,Three pice,Sari,Pangabi, etc.	4,675	1,40,250	1,683,000
Total variable Expense (B)	4,675	1,40,250	1,680,000
Contribution Margin (CM) [C=(A-B)]	8,25	24,750	2,97,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		5,00	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salar (staff)		3,000	36,000
Entertainment		2,00	2,400
Guard		3,00	3,600
Genaretor		0	0
Mobile bill		3,00	3,600
Total fixed Cost (D)		11,300	1,35,600
Net Profit (E) [C-D]		13,450	1,61,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shre	300	400	12,000	100	400	40,000	52,000
Longe	180	200	36,000	150	200	30,000	66,000
Threepice	100	500	50,000	50	500	25,000	75,000
Pangabe	110	450	49,500	0	0	0	49,500
Sapa kapor	1200	55	66,000	500	55	27,500	93,500
1 Coller	1300	48	62,400	500	48	24,000	86,400
Shart	100	250	25,000	50	250	12,500	37,500
Baby Colath	-	-	11,100	-	-	12,000	23,100
Pant	150	400	60,000	50	400	20,000	80,000
others			20,000			9,000	29,000
Total			5,00,000			2,00,000	7,00,000

Source of Finance



Entrepreneur Investment:
5,00,000
Investor Investment: 2,50,000
Total Investment: 7,50,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd Year
Revenue (sales)					
Shat,Pant, Longi,Three pice,Sari,Pangabi, etc.	8,000	2,40,000	2,880,000	3,024,000	31,75200
Total Sales (A)	8,000	2,40,000	2,880,000	3,024,000	31,75200
Less. Variable Expense					
Shat,Pant, Longi,Three pice,Sari,Pangabi, etc.	6,800	2,04,000	2,448,000	2,570,400	26,98920
Total variable Expense(B)	6,800	2,04,000	2,448,000	2,570,400	26,98920
Contribution Margin (CM) [C=(A-B)	1,200	36,000	4,32,000	4,53,600	4,76,280
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		7,00	8,400	8,600	9,000
Transportation		1,300	15,600	15,800	16,000
Salary (self)		5,000	60,000	60,000	60,000
Salar (staff)		6,000	72,000	72,000	72,000
Entertainment		3,00	3,600	3,800	4,000
Guard		3,00	3,600	3,600	3,800
Genaretor		0	0	0	0
Mobile bill		4,00	4,800	5,000	5,200
Total fixed Cost (D)		15,000	1,80,000	1,80,800	1,82,000
Net Profit (E) [C-D)		21,000	2,52,000	2,72,800	2,94,280
Investment Payback			80,000	80,000	80,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>2 year (BDT)</i>	<i>3 Year (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit	2,52,000	2,72,800	2,94,280
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,80,000	1,72,000
	Total Cash Inflow	4,52,000	4,52,800	4,66,280
2	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3	Net Cash Surplus	1,72,000	3,72,800	3,86,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 10 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









FAMILY PICTURE

