

Proposed NU Business Name: **VAI VAI STORE**



Project identification and prepared by: Awlad Hossen,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>KAMAL UDDIN</b>
Age	:	01-01-1996 ( 21 Years)
Education	:	Class Six
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	02 Brothers 3 Sisters
Address	:	Vill: Akram Pur ; P.O: Aftab Bibi Hat ; P.S: Feni Sadar ; 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>KORIMER NESHA</b>
(iii) Father's name	:	<b>ALI ARSHAD</b>
(iv) GB member's info	:	Branch: Sosordi . Centre # 14 (Female), Member ID: 2429, Group No: 09 Member since: 1998 to 2004 ( 6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	08 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01853018320
Family's Contact No.	:	01814939663
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KORIMOR NASA** joined Grameen Bank since 15 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI STORE</b>
Location	:	Akarampur Bazar,Feni Sadar, Feni
Total Investment in BDT	:	BDT 125000/-
Financing	:	Self BDT 75000/- (from existing business) 60% Required Investment BDT 50,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security	:	5000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rise, Dal, Cold Drinks, Potato ,Onion, Cosmetics etc</li><li>▪Average 20% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

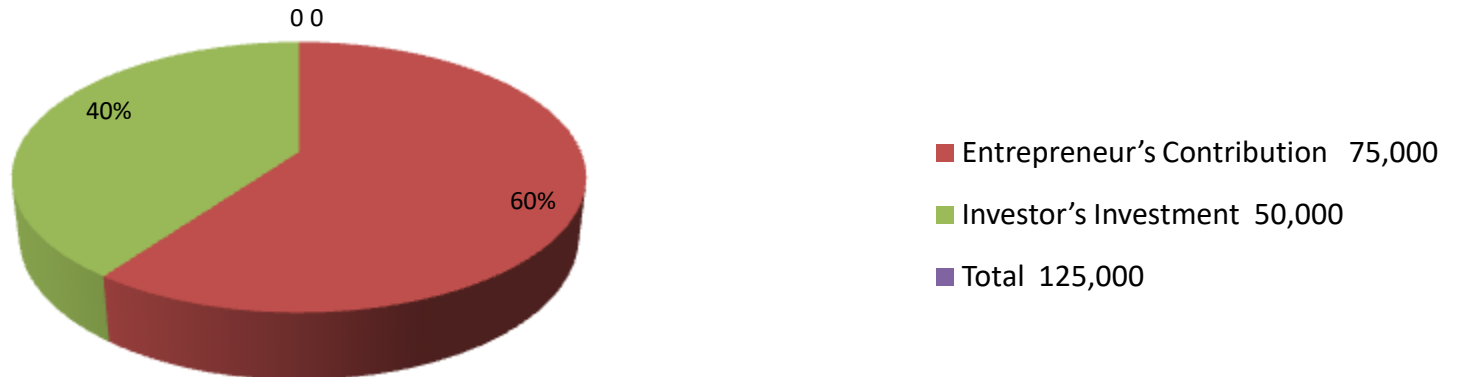
## Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice,Dal,Oil,Onion.Patato, Cold Drinks, Cosmetics etc	6,000	180,000	2,160,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less Variable Expense</b>			
Rice, Dal, Oil, Onion ,Patato ,Cold Drink ,Cosmetics etc	4,800	144,000	1,728,000
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less Variable Expense</b>			
Rent		1,000	12,000
Electricity bill		1,000	12,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (Staff)		15,000	180,000
Entertainment		500	6,000
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>24,800</b>	<b>297,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>11,200</b>	<b>134,400</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	5	2300	11,500	5	2300	11500	23,000
Dal	1	3000	3,000	1	3000	3,000	6,000
Oil	120	80	9,600	120	80	9,600	19,200
Poteto, Onion	1	15000	15,000	1	10000	10,000	25,000
Biscuits	15	350	5,250	0	0	0	5,250
Cold Drinks	10	500	5,000	0	0	0	5,000
Condence Milk	48	60	2,880	0	0	0	2,880
Wheat, Flour	1	6000	6,000	1	12000	12,000	18,000
Others	1	11780	11,780	1	3900	3900	15,680
Security	1	5000	5,000	0	0	0	5,000
<b>Total</b>	<b>203</b>	<b>44070</b>	<b>75,000</b>	<b>129</b>	<b>31280</b>	<b>50,000</b>	<b>125,000</b>

## Source of Finance



# Financial Projection (BDT)

Particulars	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Biscuits, Cold Drinks, Cosmetics etc	7,000	210,000	2520000	2646000	2778300
<b>Total Sales (A)</b>	7,000	210,000	2520000	2646000	2778300
<b>Less Variable Expense</b>					
Biscuits, Cold Drinks, Cosmetics etc	5,600	168,000	2016000	2116800	2222640
<b>Total variable Expense (B)</b>	5,600	168,000	2016000	2116800	2222640
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,400</b>	<b>42,000</b>	<b>504000</b>	<b>529200</b>	<b>555660</b>
<b>Less Variable Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity bill		1,000	12,000	12,500	13,000
Transportation		2,000	24,000	29,000	29,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		15,000	180,000	180,000	180,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>24,900</b>	<b>298,800</b>	<b>304,500</b>	<b>305,800</b>
<b>Net Profit (E)= [C-D]</b>		<b>17,100</b>	<b>205,200</b>	<b>224,700</b>	<b>249,860</b>
Investment Payback			20,000	20,000	20,000



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

SR#	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	<b>205,200</b>	<b>224,700</b>	<b>249,860</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		185,200	389,900
	<b>Total Cash Inflow</b>	255,200	409,900	639,760
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
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	185,200	389,900	619,760

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Moruar Char Feni  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















# FAMILY PICTURE

