

Proposed NU Business Name: VAI VAI ELECTRIC & SMAIL CABLE OPARETOR



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Project verified by: Md. Abadat Hossain Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR UDDIN
Age	:	01/01/1990 (28Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brathers 01 Sister
Address	:	Vill: Sonapur P.O: Sonajpur, 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	:	MOHSENA BEGUM
(iii) Father's name	:	AHMMAD ULLAH
(iv) GB member's info	:	Branch: Amira bad, Centre # 29/(Female), Member ID: 7803, Group No: 07 Member since: 15-12-2012(05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT20,000/-
(v) Who pays GB loan installment	:	Brother
(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	:	07Years Experience 07 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	None
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01715-098291
Mother's Contact No.	:	01812-504937
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOHSENA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

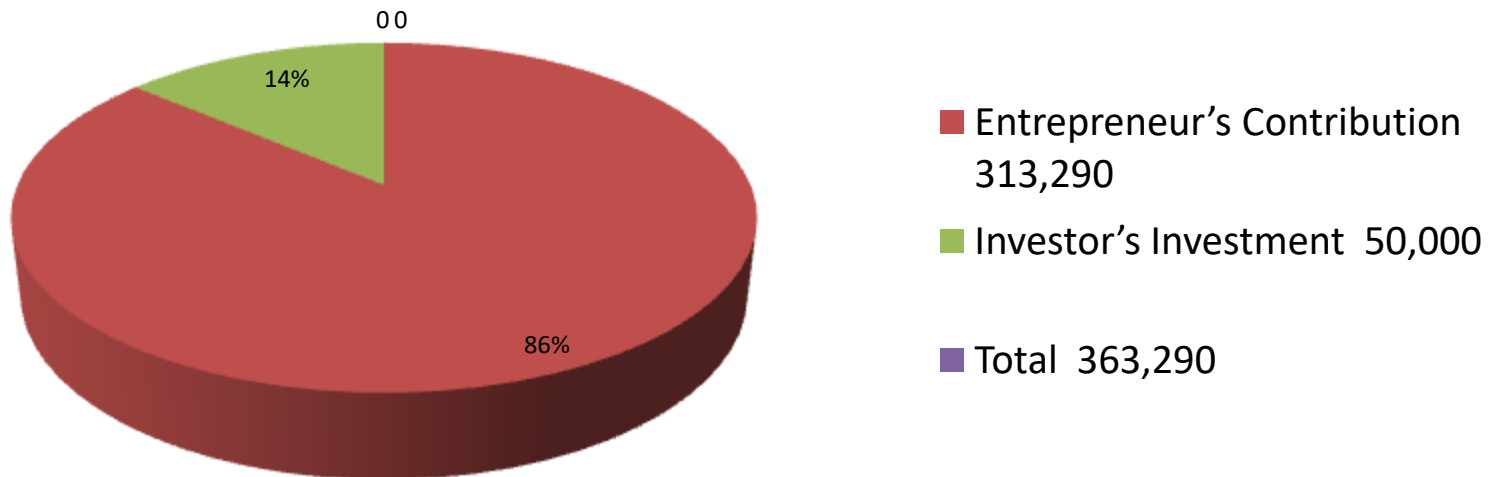
Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI ELECTRIC & SMAIL CABLE OPARETOR
Location	:	Sonapur Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 3,63,290/-
Financing	:	Self BDT 313290/- (From Existing Business) 86% Required Investment Bdt,50,000(as Equity) 14%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Bft X 15 ft. = 150 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 D.B.C Machin,Batary Water, Bulb,Holder,bord,cable& others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
D.B.C Machine,Bulb,Bord,Holder,Cable,Bikash	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
D.B.C Machine,Bulb,Bord,Holder,Cable,Bikash	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1200	14400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		17500	210000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
D.B.C. Machine	5	30,000	150,000	1	30,000	30,000	180,000
Batary Water	12	20	240	0	0	0	240
Bulb	70	30	2,100	200	30	6,000	8,100
Holder	20 D	360	7,200	0	0	0	7,200
Switch	12 D	300	3,600			0	3,600
Cable	4	3,300	13,200			14,000	27,200
M.K. Net	7	850	5,950			0	5,950
Bikash			20,000			0	20,000
Bord	20	50	1,000			0	1,000
Others			10,000			0	10,000
Security			100,000			0	100,000
Total	118	34,910	313,290	201	30,030	50,000	363,290



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
D.B.C Machine,Bulb,Bord,Holder,Cable,Bikash	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1200	14400	14700	15000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		17500	210000	210700	211415
Net Profit (E)= [C-D]		9500	114000	119700	125685
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	114,000	119700	125685
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94000	193700
	Total Cash Inflow	164,000	213,700	319,385
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	94,000	193,700	299,385

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:06, Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









বিম্বিদ্ধাশির ব্রাহ্মণনির ব্রাহ্মি

WAGO Communications Cable

VOLVO

DBC

স্বাস্থ্য সেবা

SAMATA
SUMIT
NADIA
KASHI