

Proposed NU Business Name: **VAI VAI ENGINEERING**



Project identification and prepared by: Shodul Islam,
Rajshahi Unit, Rajshahi

Project verified by: MD. Mijanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RANA
Age	:	10-01-1991 (25 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: North Meherchondi, P.O: Padma Abashik, P.S: Boyaliya, Dist: Rajshahi
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. ROSHEDA
(iii) Father's name	:	MD. SABER ALI
(iv) GB member's info	:	Branch: Parila Poba, Centre # 61(Female), Member ID: 5028 Group No: 03 Member since: 05-12-2010 (05Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	7 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01981163335
Mother's Contact No.	:	01983734789
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ROSHEDA joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI ENGINEERING
Location	:	Khorkhoriya baipass, poba, Rajshahi
Total Investment in BDT	:	BDT 2,83,000/-
Financing	:	Self BDT 1,83,000/-(from existing business) 65% Required Investment BDT 1,00,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 24 ft= 720 square ft
Security of the shop	:	BDT 1,50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Almirah, Grill etc. ▪Average 35% gain on sale. ▪The business is operating by entrepreneur. Existing 2 employee. ▪One employee will be appointed after getting equity fund. ▪The shop is rented. ▪Collects goods from Rajshahi. ▪Agreed grace period is 3 months.

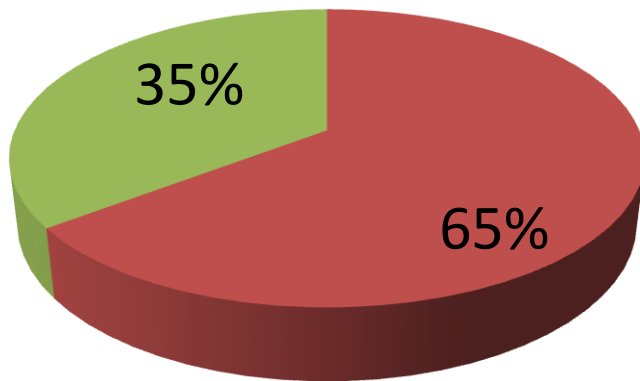
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Steel furniture	110,000	1,320,000
Total Sales (A)	110,000	1,320,000
Less. Variable Expense		
Steel furniture	71,500	858,000
Total variable Expense (B)	71,500	858,000
Contribution Margin (CM) [C=(A-B)]	38,500	462,000
Less. Fixed Expense		
Rent	1,000	12,000
Electricity Bill	1,200	14,400
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Salary (staff) (2)	20,000	240,000
Entertainment	500	6,000
Transportation	2,000	24,000
Guard	150	1,800
Total fixed Cost (D)	30,350	364,200
Net Profit (E) [C-D]	8,150	97,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Plane Sheet (75 x 800)	60,000	75,000	135,000
Angle (55 x 200)	11,000	20,000	31,000
Steel (rod) (44 x 50)	22,000	5,000	27,000
Showcase (10 x 5000)	50,000	0	50,000
Welding Machine, Granding Machine, Cutting Machine, Color Machine	40,000	0	40,000
Total	183,000	100,000	283,000

Source of Finance



- Entrepreneur's Contribution 183,000
- Investor's Investment 100,000
- Total 283,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Steel furniture	152,000	1,824,000	1,915,200
Total Sales (A)	152,000	1,824,000	1,915,200
Less. Variable Expense			
Steel furniture	98,800	1,185,600	1,244,880
Total variable Expense (B)	98,800	1,185,600	1,244,880
Contribution Margin (CM) [C=(A-B)]	53,200	638,400	670,320
Less. Fixed Expense			
Rent	1,000	12,000	12,000
Electricity Bill	1,200	14,400	16,500
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Salary (staff) (3)	25,000	300,000	300,000
Entertainment	500	6,000	7,000
Transportation	3,000	36,000	38,000
Guard	150	1,800	2,200
Non Cash Item			
Depreciation	667	8,000	8,000
Total Fixed Cost	37,117	445,400	451,700
Net Profit (E) [C-D]	16,083	193,000	218,620
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	193,000	218,620
1.3	Depreciation (Non cash item)	8,000	8,000
1.4	Opening Balance of Cash Surplus		141,000
	Total Cash Inflow	301,000	367,620
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	141,000	307,620

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 07 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

















KOBE









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৳১০০



৳১০০

একশত টাকা

০১১৫৪৭৮



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ রানা

Name: Md. Rana

পিতা: মোঃ সাবের আলী

মাতা: মোসাম্মত রশেদা
Date of Birth: 10 Jan 1991

ID NO: 19918192226000075

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি তদন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

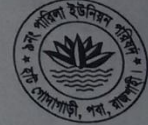
ঠিকানা: বাসা/হোল্ডিং: ৬১, উত্তর সেহেরচন্ডি, ডাকঘর: পদ্মা আবাসিক - ৬২০৭, বোয়ালিয়া, রাজশাহী সিটি কর্পোরেশন, রাজশাহী

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৩/০৬/২০১০



ইউ.পি ফরম নং-১৩

জনং পারিলা ইউনিয়ন



ডাকঘর- হাটগোদাগাড়ী, উপজেলা- পবা, জেলা- রাজ

বহিঃ নং

৩৩
০৬

লাইসেন্স

অর্থ বৎসর : ২০১৭ - ২০১৬

লাইসেন্সধারীর নাম

বই বই ইন্সটিটিউট

পিতা/স্বামীর নাম

মোঃ মাহমুদ হোসেন

গ্রাম

নানি ওয়াড়

ওয়ার্ড ০৭ ডা

উপজেলা-পবা, আর.এম.পি.

হাটগোদাগাড়ী

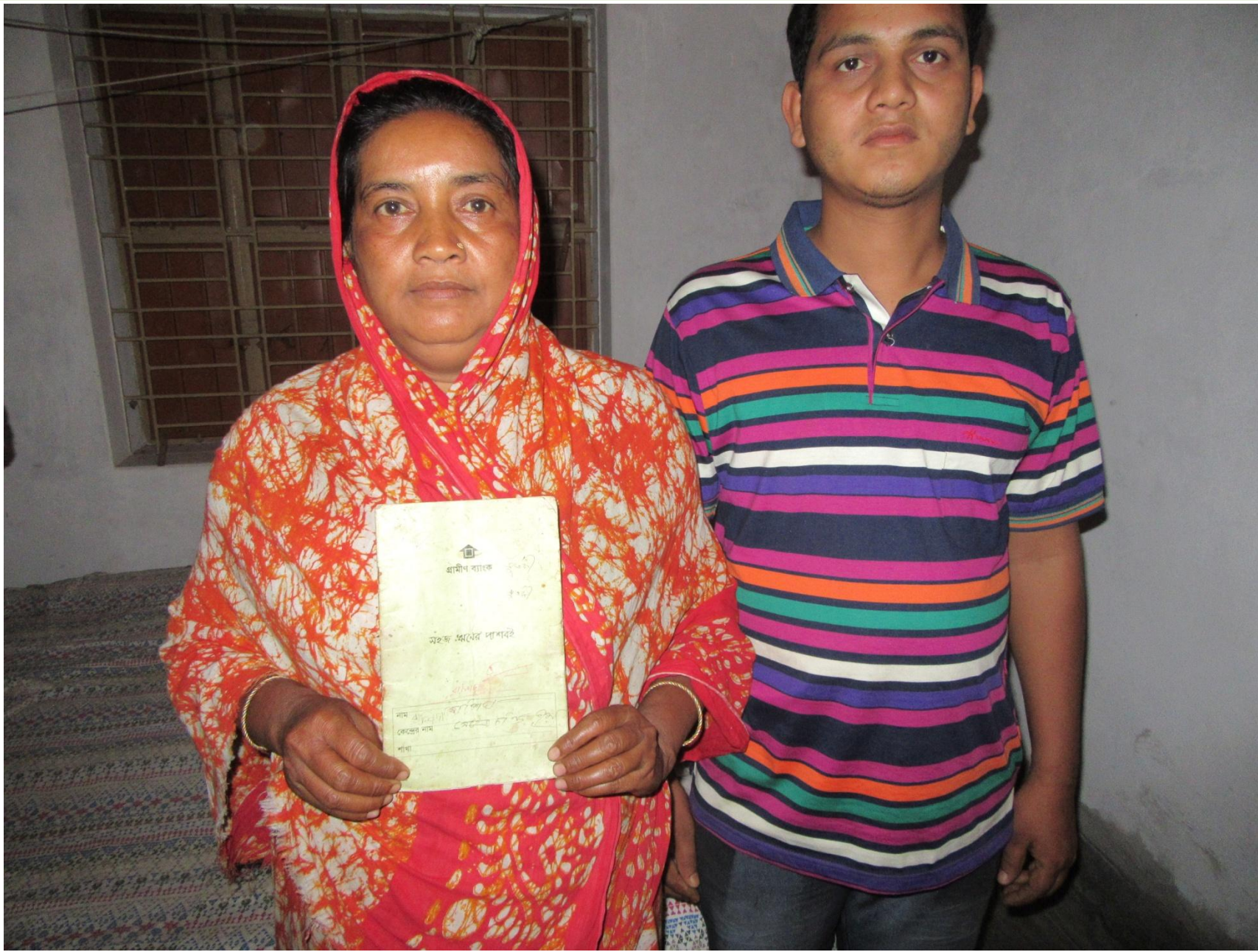
প্রতিষ্ঠানের নাম/পেশার ধরণ

বই বই ইন্সটিটিউট

লাইসেন্স ফি প্রদানের পরিমাণ টাকা

২০০.০০

FAMILY PICTURE



গ্রামীণ ব্যাংক

সহ-কর্মীদের পাশবর্তী

নাম: বাণীকান্ত

কোচের নাম: কোচের নাম

পাঠা: