

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



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. OMOR FARUK
Age	:	05-11-1994(22 Years)
Education, till to date	:	Class- 9
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Baladiar , P.O: Nimpara , P.S: Carghat , Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. RUMIA BEGUM
(iii) Father's name	:	MD. LALON KHOLIFA
(iv) GB member's info	:	Branch: Nimpara, Carghat ,Centre # 13(Female), Member ID: 3251/1, Group No: 03 Member since: 2006 (11 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 19,120
(v) Who pays GB loan installment	:	Father
(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 in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772-868212
Father's Contact No.	:	01762-675345
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUMIA BEGOM joined Grameen Bank since 11 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 STORE
Location	:	Baladiar bajar , Carghat , Rajshahi .
Total Investment in BDT	:	BDT 88,000/-
Financing	:	Self BDT 38,000/-(from existing business) 43% Required Investment BDT 50,000/-(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT -8,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

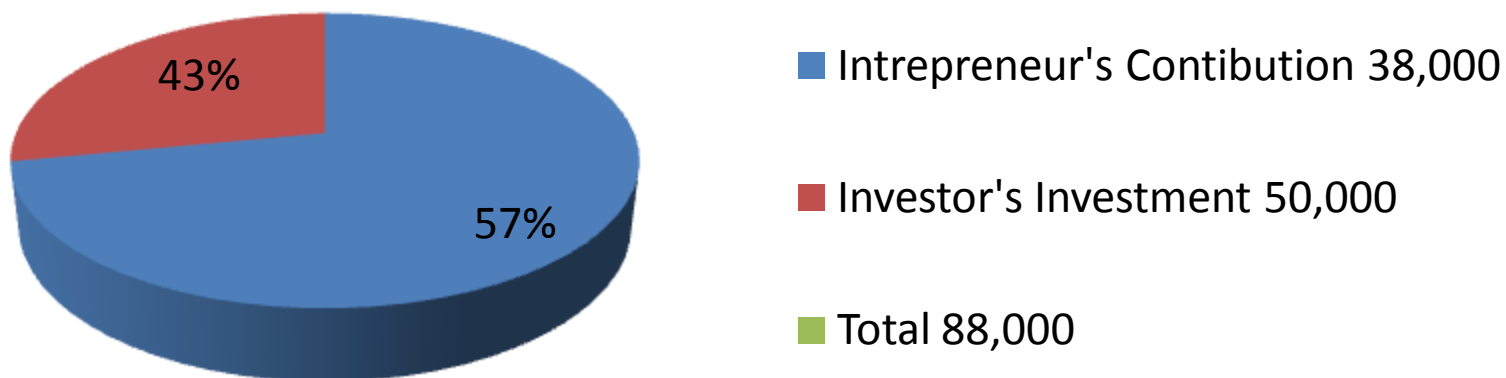
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Grocery Item	2,125	63,750	765,000
Total variable Expense (B)	2,125	63,750	765,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		300	3,600
Bank Charge		100	1,200
Mobile Bill		200	2,400
Total fixed Cost (D)		6,900	82,800
Net Profit (E) [C-D]		4,350	52,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cold drinks	5,000		5,000
Biscuit	4,000		4,000
Shop	5,000		5,000
Cosmetics	7,000		7,000
Confectionary	6,000		6,000
Others	3,000		3,000
Security	8,000		8,000
Rice	0	25,000	25,000
Dale	0	15,000	15,000
Flower	0	10,000	10,000
Total	38,000	50,000	88,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	3,500	105,000	1260,000	1323,000	1389,150
Total Sales (A)	3,500	105,000	1260,000	1323,000	1389,150
Less. Variable Expense					
Grocery Item	2,975	89,250	1071,000	1124,550	1180,777
Total variable Expense (B)	2,975	89,250	1071,000	1124,550	1180,777
Contribution M. (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		300	3,600	3,780	3,969
Transportation		600	7,200	7,560	7,938
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		300	3,600	3,780	3,969
Guard		300	3,600	3,600	3,600
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,780	3,969
Total Fixed Cost		7,300	87,600	88,500	89,445
Net Profit (E) [C-D]		8,450	101,400	109,950	118,928
Investment Payback			20,000	20,000	20,000

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

SI #	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	101,400	109,950	118,928
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	81,400	89,950
	Total Cash Inflow	151,400	191,350	208,878
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	81,400	171,350	188,878

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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







স্বাক্ষর: (Signature) জাফর কামাল।

স্বাক্ষর: মোস্তফা - মনিরুল ইসলাম।

পিতা: ... ওয়ার্ড নং... ৫২...

ঘাট, জেলা: রাজশাহী।

নং: (৫১৭) - (৫১৮) - (৫১৯)

"উপস্থাপিত" (স্বাক্ষর)

স্বাক্ষর: ...

