

Proposed NU Business Name: **VOGON BILASH**



Project identification and prepared by: by:MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIFUL ISLAM
Age	:	31-03-1990 (27Years)
Education, till to date	:	BA(Hon's)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Eyaqubpur P.O Atimkhana Bazar, P.S: Dagonvuiyan, 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	:	MONOWERA BEGUM
(iii) Father's name	:	ABU TAHER
(iv) GB member's info	:	Branch:Eyaqubpur,Dagonbhuyain , Centre # 47(Female), Member ID: 8544, Group No: 04 Member since: 24/06/2010 (7Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan:3750/=
(v) Who pays GB loan installment	:	Mother
(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	:	0 years experience in running business. 08Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828395906
Family's Contact No.	:	01845004444
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWERA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

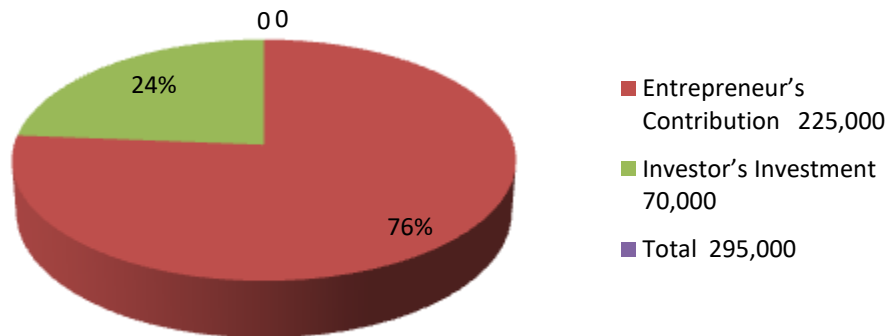
Business Name	:	VOGON BILASH
Location	:	Atimkhana bazar, Dagonbhuyin.Feni.
Total Investment in BDT	:	BDT 295,000/-
Financing	:	Self BDT 225,000/- (from existing business) 76% Required Investment BDT 70,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 05ft= 50square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Softdrink,Chipes,Flex load, card items etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪01 Will be appointed after getting equity money.▪Collects goods from Dagonbhuiyan▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Softdrink,Chipes,grocery items	4500	135000	1620000
Total Sales (A)	4500	135000	1620000
Less Variable Expense			
Softdrink,Chipes,grocery items	3825	114750	1377000
Total variable Expense (B)	3825	114750	1377000
Contribution Margin (CM) [C=(A-B)]	675	20250	243000
Less Variable Expense			
Rent		700	8400
Electricity Bill		1000	12000
Transportation		1500	18000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		0	0
Generator		200	2400
Mobile Bill		500	6000
Total fixed cost (D)		9050	108600
Net Profit (E)= [C-D]		11200	134400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Soft drink	0	0	15000	0	0	10000	25000
Chipes	0	0	5000	0	0	5000	10000
Confegsonary	0	0	20000	0	0	10000	30000
Stasonary	0	0	25000	0	0	10,000	35,000
Load	0	0	30000	0	0	5,000	35,000
Bikes	4	0	100000	0	0	30,000	130,000
Others	0	0	20000	0	0	0	20,000
Security	0	0	10000	0	0	0	10,000
Total	0	0	225000	0	0	70,000	295,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year3
Revenue(Sales)					
Softdrink,Chipes,grocery items etc.	8350	250500	3006000	3156300	3314115
Total Sales (A)	8350	250500	3006000	3156300	3314115
Less Variable Expense					
Softdrink,Chipes,grocery items etc.	7097.5	212925	2555100	2682855	2816997.8
Total variable Expense (B)	7097.5	212925	2555100	2682855	2816997.8
Contribution Margin (CM) [C=(A-B)]	1252.5	37575	450900	473445	497117.25
Less Variable Expense					
Rent		700	8400	8400	8400
Electricity Bill		1500	18000	18200	18400
Transportation		2000	24000	24200	24400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		0	0	0	0
Generator		200	2400	2400	2400
Mobile Bill		700	8400	8600	8800
Total fixed cost (D)		15250	183000	183600	184200
Net Profit (E)= [C-D]		22325	267900	289845	312917.25
Investment Payback			28000	28000	28000

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	70,000		
1.2	Net Profit	267900	289845	312917.25
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		239,900	501,745
	Total Cash Inflow	337,900	529,745	814,662
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	28000
3	Net Cash Surplus	239,900	501,745	786,662

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 08Years
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













