

## Proposed NU Business Name: VAI VAI FURNITURE MART



Project identification and prepared by:

Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD: HAFIJUL RAHMAN</b>
Age	:	25-10-1984(32 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 Boys
No. of siblings:	:	3 Brothers
Address	:	Vill:Balasuti,P.O:KuthirhatP.S:Donbary, Dist: Tangail.
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>MOST : HAMEDA BEGUM</b>
(iii) Father's name	:	<b>MD : NURUL ISLAM</b>
(iv) GB member's info	:	Branch: Cendua ,Centre # 013(Female), Member ID: 1450, Group No: 04 Member since: 30/010./2005 raning(11 Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 60,000Outstanding loan: 42,850Taka
(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..	:	

## ***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	:	04 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-859049
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. HAMEDA BEGUM** Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilize the money In agriculture .

## Proposed Nobin Udyokta Business Info

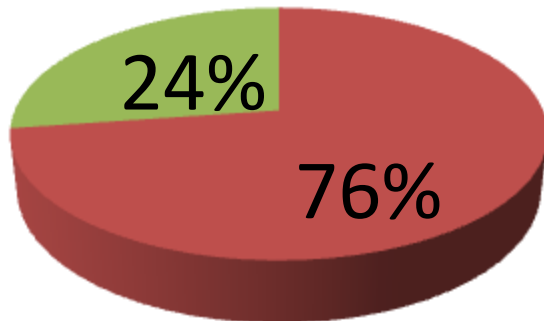
Business Name	:	<b>VAI VAI FURNITURE MART</b>
Location	:	Donbari Jamalpur road, donbari,Tangail.
Total Investment in BDT	:	BDT250 ,000
Financing	:	Self BDT 190 ,000(from existing business) 76% Investors Investment BDT 60,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20ft*15ft= 300 Square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Goll,chirai,khat</li> <li>▪Average 30% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 05 Employees.</li> <li>▪The Shop is own</li> <li>▪Collects goods from Donbari.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Khat,chair,unla,shocash etc	10,000	300,000	3600,000
		0	0
<b>Total Sales (A)</b>	10,000	300,000	3600,000
<b>Less. Variable Expense</b>			
Khat,chair,unla,shocash etc	7,000	210,000	2520,000
		0	0
<b>Total variable Expense (B)</b>	7,000	210,000	2520,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,000	90,000	1080,000
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Guard		100	1,200
Transportation		2,000	24,000
Entertainment		500	6,000
Salary (staff)		50,000	600,000
Bank service Charge		0	0
<b>Total fixed Cost (D)</b>		<b>60,000</b>	<b>720,000</b>
<b>Net Profit (E) [C-D]</b>		<b>30,000</b>	<b>360,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Goll o Chirai kath			80,000			60,000	140,000
Khat	2p	20,000	40,000				40,000
Others			20,000				20,000
			50,000				50,000
Jamanat							
<b>Total</b>			<b>190,000</b>			<b>60,000</b>	<b>250,000</b>



**Entrepreneur**  
**Investment:190,000**  
**Investor Investment:60,000**  
**Total Investment:250,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3th year
<b>Revenue (sales)</b>					
Khat,chair,unla,shocash etc	12,000	360,000	4320,000	4536,000	4762,800
<b>Total Sales (A)</b>	12,000	360,000	4320,000	4536,000	4762,800
<b>Less. Variable Expense</b>					
Khat,chair,unla,shocash etc	8,400	252,000	3024,000	3175,200	3333,960
<b>Total variable Expense(B)</b>	8,400	252,000	3024,000	3175,200	3333,960
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,600	108,000	1296,000	1360,800	1428,840
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		200	2,400	3,000	3,000
Mobile Bill		200	2,400	3,000	3,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	30,000	30,000
Entertainment		500	6,000	6,000	6,000
Salary(staff)		50,000	600,000	630,000	650,000
Gurd		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>60,000</b>	<b>720,000</b>	<b>751,200</b>	<b>771,200</b>
<b>Net Profit (E) [C-D]</b>		<b>48,000</b>	<b>576,000</b>	<b>609,600</b>	<b>657,640</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	576,000	609,600	657,640
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		552,000	1137,600
	<b>Total Cash Inflow</b>	<b>636,000</b>	<b>1161,600</b>	<b>1795,240</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>552,000</b>	<b>1137,600</b>	<b>1771,240</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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জামালপুর রোড, নিজবাৰ্ণি, ধনবাড়ী, টাঙ্গাইল।

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# FAMILY PICTURE

