

Proposed NU Business Name: **VAI VAI MOTORS**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>SHARAJ UDDIN</b>
Age	:	16-11-1982 ( 35 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	03 Brothers 03 Sisters
Address	:	Vill: Sharasia ; P.O: Baluwa Chawmohoni ; P.S: Feni Sadar ; 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	:	<b>JAHANARA BEGUM</b>
(iii) Father's name	:	<b>ENAMUL HAQUE</b>
(iv) GB member's info	:	Branch: Kalidaha, Feni, Centre # 34 (Female), Member ID: 4984/1, Group No: 06 Member since: 28-12-2001 To 06-06-2007 ( 06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000 Outstanding loan: Nill
(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	:	10 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-920862
Family's Contact No.	:	01875-264081
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAHANARA BEGUM** joined Grameen Bank since 6 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI MOTORS</b>
Location	:	Lalpol Bazar, Sonagazi Road, Feni
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 100,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security	:	Nill
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Piston, Bearing, Spring etc</li><li>▪Average 20% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni, Dhaka, Chittagong.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Piston, Bearing, Spring etc	6,000	180,000	2,160,000
<b>Total Sales (A)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less Variable Expense</b>			
Piston, Bearing, Spring etc	4,800	144,000	1,728,000
<b>Total variable Expense (B)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less Variable Expense</b>			
Rent		1,000	12,000
Electricity bill		500	6,000
Transportation		10,000	120,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		200	2,400
Generator		200	2,400
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>17,700</b>	<b>212,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>18,300</b>	<b>219,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Class Plate	5	1800	9,000	6	1800	10800	19,800
Presur Plate	5	1500	7,500	5	1500	7,500	15,000
Dish	5	1050	5,250	8	1050	8,400	13,650
Telcrom	5	2700	13,500	5	2700	13,500	27,000
Piston	5	1000	5,000	5	1000	5,000	10,000
Slip	5	2000	10,000	0	0	0	10,000
Ring	5	1400	7,000	0	0	0	7,000
Head Gaze	5	650	3,250	0	0	0	3,250
Soket Jobar	5	1100	5,500	0	0	0	5,500
Filter	7	1000	7,000	0	0	0	7,000
Others	1	0	27,000	0	0	14800	41,800
<b>Total</b>	<b>53</b>	<b>14200</b>	<b>100,000</b>	<b>29</b>	<b>8050</b>	<b>60,000</b>	<b>160,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Piston, Bearing, Spring etc	7,000	210,000	2520000	2646000	2778300
<b>Total Sales (A)</b>	7,000	210,000	2520000	2646000	2778300
<b>Less Variable Expense</b>					
Piston, Bearing, Spring etc	5,600	168,000	2016000	2116800	2222640
<b>Total variable Expense (B)</b>	5,600	168,000	2016000	2116800	2222640
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504000</b>	<b>529200</b>	<b>555660</b>
<b>Less Variable Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity bill		800	9,600	10,000	10,500
Transportation		10,300	123,600	55,000	55,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator		200	2,400	2,400	2,400
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>18,400</b>	<b>220,800</b>	<b>152,800</b>	<b>154,100</b>
<b>Net Profit (E)= [C-D]</b>		<b>23,600</b>	<b>283,200</b>	<b>376,400</b>	<b>401,560</b>
Investment Payback			24,000	24,000	24,000



# 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	60,000		
1.2	Net Profit	<b>283,200</b>	<b>376,400</b>	<b>401,560</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		259,200	611,600
	<b>Total Cash Inflow</b>	343,200	635,600	1,013,160
2	Cash Outflow			
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>	84,000	24,000	24,000
3	<b>Net Cash Surplus</b>	259,200	611,600	989,160

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 14 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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# FAMILY PICTURE

