

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



Project identification and prepared by: Md.Belal Hossain
Chagal naiya, feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMOD SHOHIDUL ISLAM
Age	:	12/03/1991 (26Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	0 Daughter 0 Son
No. of siblings:	:	02 Brother 2 Sister
Address	:	Vill: North Langal Mora P.O:Alam Bazar, P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	LATE: KHURSHED ALAM
(iv) GB member's info	:	Branch:Ghopal , Centre # 3/(Female), Member ID:2077/1, Group No: 02 Member since: 03-02-2015 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 2700/-
(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	:	Three years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-964621
Mother's Contact No.	:	01846-628880
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR JAHAN BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

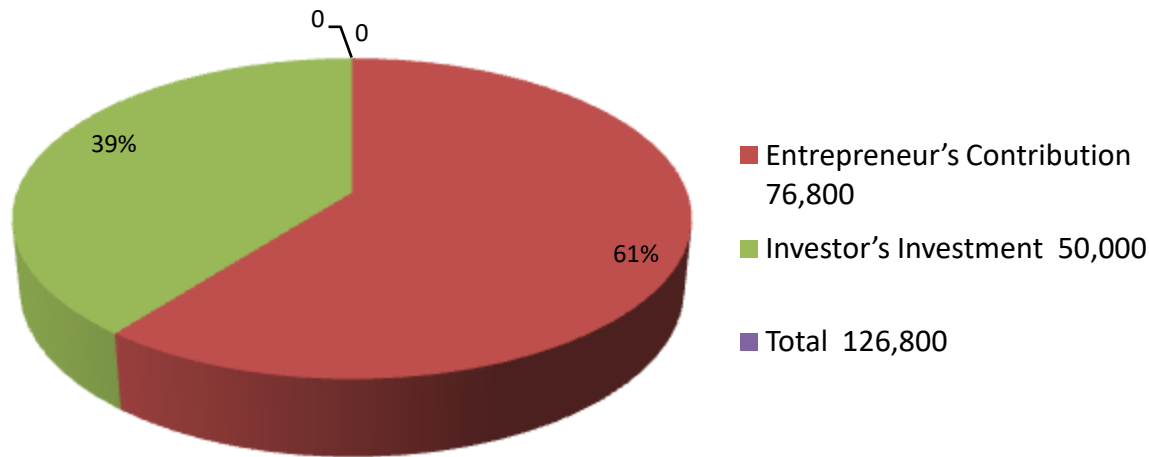
Business Name	:	NEW VAI VAI STORE
Location	:	Koroiya Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 1,26,800/-
Financing	:	Self BDT 76,800/- (from existing business) 61% Required Investment BDT,50,000(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15ft. = 150 square ft
Security of the shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Soft Drink,Biscuit,Parashut Oil, And Others.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Soft Drink,Biscuit,Parashut Oil, And Others.	2600	78000	936000
	0	0	0
Total Sales(A)	2600	78000	936000
Less Variable Expense (B)			0
Soft Drink,Biscuit,Parashut Oil, And Others.	2210	66300	795600
Total Variable Expense	2210	66300	795600
Contributon Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		1200	14400
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7600	91200
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
soft drink	11,000	22,000	33,000
biscuit	4,500	9,000	13,500
soap	3,800	7,600	11,400
faire & lovely	5,000	5,000	10,000
tibeet	4,500	0	4,500
meril powder	4,000	0	4,000
parasut oil	10,000	0	10,000
close up	9,000	0	9,000
others	20,000	6,400	26,400
security	5,000	0	5,000
Total	76,800	50,000	126,800



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft Drink,Biscuit,Parashut Oil, And Others.	3100	93000	1116000	1171800	1230390
0	0	0	0	0	0
Total Sales(A)	3100	93000	1116000	1171800	1230390
Less Variable Expense (B)					
Soft Drink,Biscuit,Parashut Oil, And Others.	2635	79050	948600	996030	1045832
Total Variable Expense	2635	79050	948600	996030	1045832
Contributon Margin (CM) [C=(A-B)]	465	13950	167400	175770	184559
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7600	87600	88180	88769
Net Profit (E)= [C-D]		6350	76200	80010	84011
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	76,200	80010	84010.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56200	116210
	Total Cash Inflow	126,200	136,210	200,221
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	56,200	116,210	180,221

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Hot Line



Item	Price
...	...
...	...
...	...



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TIP



