

## Proposed NU Business Name: **VAI VAI CENTER**



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	:	<b>MD.BELAL HOSSAIN</b>
Age	:	08/04/1982 ( 35 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	1 Daughter
No. of siblings:	:	07 Brother 02 Sisters
Address	:	Vill: joynagar P.O: Chadgazi, P.S: Chagal naiya, 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>LATE:MABOYMER NESA</b>
(iii) Father's name	:	<b>ABDUL HAQUE</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 13/(Female), Member ID1537/1, Group No: 03 Member since: 05-07-2000-2006 (6 years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT ,000/-
Further Information:		
(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	:	Ten 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.	:	01874-384421
Mother's Contact No.	:	01888-337096
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE:MABOYMER NESHA** joined Grameen Bank since 11 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

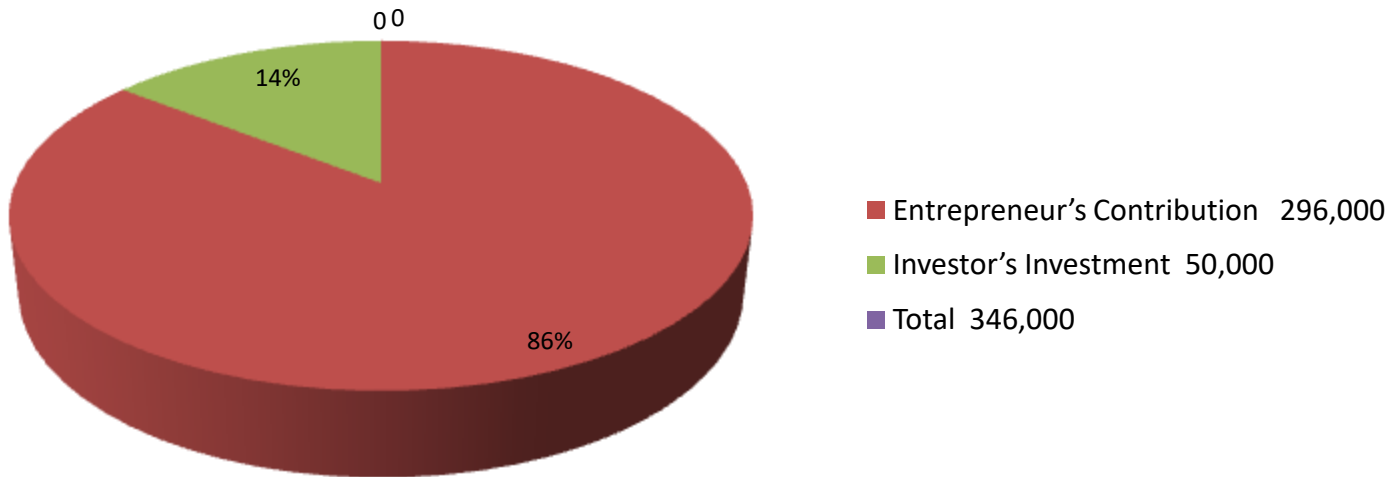
Business Name	:	<b>VAI VAI CENTER</b>
Location	:	Chadgazi Bazar , Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 3,46,000/-
Financing	:	Self BDT 2,96,000/- (From Existing Business) 86% Required Investment Bdt,50,000(as Equity) 14%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20Ft X 10ft. = 200 Square Ft
Security Of The Shop	:	1,50,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Soft drink,biscuit,tea,chanachur,soap,fruit etc.</li> <li>▪Average 20% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 1 Employee.</li> <li>▪He Is Doing His Business In Renting Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Soft drink,biscuit,tea,chanachur,soap,fruit etc.	3400	102000	1224000
	0	0	0
<b>Total Sales(A)</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Soft drink,biscuit,tea,chanachur,soap,fruit etc.	2720	81600	979200
<b>Total Variable Expense</b>	<b>2720</b>	<b>81600</b>	<b>979200</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>680</b>	<b>20400</b>	<b>244800</b>
<b>Less Fixed Expense</b>			
Rent		5300	63600
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 1		4000	48000
Entertainment		200	2400
Guard		300	3600
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>15700</b>	<b>188400</b>
<b>Net Profit (E)= [C-D]</b>		<b>4700</b>	<b>56400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
soft drink	20,000	20,000	40,000
biscuit	20,000	10,000	30,000
tea	40,000	20,000	60,000
fruit	30,000		30,000
chanachur	8,000	0	8,000
soap	6,000	0	6,000
potato	2,000	0	2,000
others	20,000	0	20,000
security	150,000	0	150,000
	0	0	0
<b>Total</b>	<b>296,000</b>	<b>50,000</b>	<b>346,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Soft drink,biscuit,tea,chanachur,soap,fruit etc.	3900	117000	1404000	1474200	1547910
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3900</b>	<b>117000</b>	<b>1404000</b>	<b>1474200</b>	<b>1547910</b>
<b>Less Variable Expense (B)</b>					
Soft drink,biscuit,tea,chanachur,soap,fruit etc.	3120	93600	1123200	1179360	1238328
<b>Total Variable Expense</b>	<b>3120</b>	<b>93600</b>	<b>1123200</b>	<b>1179360</b>	<b>1238328</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>780</b>	<b>23400</b>	<b>280800</b>	<b>294840</b>	<b>309582</b>
<b>Less Fixed Expense</b>					
Rent		5300	63600	63600	63600
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>15700</b>	<b>188400</b>	<b>188980</b>	<b>189569</b>
<b>Net Profit (E)= [C-D]</b>		<b>7700</b>	<b>92400</b>	<b>97020</b>	<b>101871</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	92,400	97020	101871
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		72400	149420
	<b>Total Cash Inflow</b>	<b>142,400</b>	<b>169,420</b>	<b>251,291</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>72,400</b>	<b>149,420</b>	<b>231,291</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; chadgazi ,chagalnaiya  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













