

Proposed NU Business Name: **VAI VAI MISTY VANDAR**

Project identification and prepared by: Md. Delwer hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RATUL CHANDRA DAS
Age	:	08/07/1994 (23 Years)
Education, till to date	:	B.S.S
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 Brother
Address	:	Vill: Dasshu Narayanpur, P.O: Bhawal Narayanpur-1730, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANAITA RANI DAS
(iii) Father's name	:	NONY GOPAL DAS
(iv) GB member's info	:	Branch: Kapashia Centre # 31 (Male), Member ID: 2128/1 , Group No: 01 Member since: 15/03/2010 to 2017 (07 Years) First Loan: BDT 10,000/-, Existing Loan: 30,000/- Outstanding Loan: 16,800/-
Further Information:	:	
(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	:	04 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-681369
Family's Contact No.	:	01977-633242
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NONY GOPAL DAS joined Grameen Bank since 07 years ago. At first he took BDT 10,000 loan from Grameen Bank. he gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI MISTY VANDAR
Location	:	Dasshu Narayanpur Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 130,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	35 ft x 20 ft = 700 sq. ft
Security of the shop	:	BDT Nil/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing one employee.▪The shop is rented.▪Collects goods from Kapashia,Gazipur.▪Agreed grace period is 3 months.

Existing Business

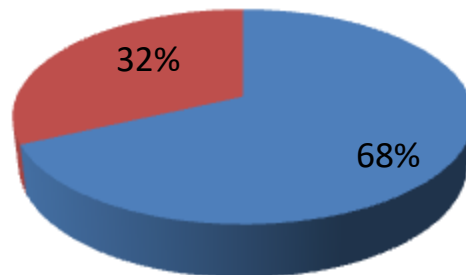
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc.	3,500	1,05,000	12,60,000
Total Sales (A)	3,500	1,05,000	12,60,000
Less. Variable Expense			
Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc.	2,625	78,750	9,45,000
Total variable Expense (B)	2,625	78,750	9,45,000
Contribution Margin (CM) [C=(A-B)]	875	26,250	3,15,000
Less. Fixed Expense			
Electricity Bill		700	8,400
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (staff)		4,000	48,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		10,650	1,27,800
Net Profit (E) [C-D]		15,600	1,87,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
Soft Drinks	30 case	450	13,500	05 case	450	2,250	15,750
Curd	200 cup	30	6,000	50 Cup	30	1,500	7,500
Oil	2 Drum	15,000	30,000	1 Drum	15,000	15,000	45,000
Flour	05 Sacks	2,700	13,500	07 Sacks	2,700	18,900	32,400
Sugar	10 Sacks	2,800	28,000	03 Sacks	2,800	8,400	36,400
Rosh Malai	10 Kg	300	3,000	10 Kg	300	3,000	6,000
Other Sweets	100 Kg	150	15,000	60 Kg	150	9,000	24,000
Pulse	1 Sack	3,850	3,850	-	-	-	3,850
Others	-	-	17,150	-	-	1,950	19,100
Total			1,30,000			60,000	1,90,000

Source of Finance



■ Entrepreneur's Contribution- 1,30,000

■ Investor's Investment- 60,000

■ Total Investment-1,90,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)	3rd year (+5%)
Revenue (sales)					
Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Less. Variable Expense					
Soft Drinks, Sweets, Curd, Oil, Flour, Sugar etc	3,750	1,12,500	13,50,000	14,17,500	14,88,375
Total variable Expense (B)	3,750	1,12,500	13,50,000	14,17,500	14,88,375
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	4,50,000	4,72,500	4,96,125
Less. Fixed Expense					
Electricity Bill		700	8,400	8,400	8,400
Transportation		800	9,600	11,000	12,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (staff)		4,000	48,000	48,000	48,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		11,000	1,32,000	1,33,700	1,34,900
Net Profit (E) [C-D]		26,500	3,18,000	3,38,800	3,61,225
Investment Payback			24,000	24,000	24,000

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

SI #	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	3,18,000	3,38,800	3,61,225
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		2,94,000	6,08,800
	Total Cash Inflow	3,78,000	6,32,800	9,70,025
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
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	2,94,000	6,08,800	9,46,025

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
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

Pictures



শ্রমিক শক্তি
সামাজিক সংগঠন

গ্রামীণ শক্তি সামাজিক

১২

প্রস্তাবিত নবীন উদ্যোক্তা প্রব

আপু আপু মিষ্টি বেন্ডার

কম্পিউটার, গাছপাড়া প্রকল্প প্রস্তাব গ্রহ

ক্ষুণ্ণ জীবন বৃত্তান্ত:

রাফেল চন্দ্র দাস

১৩ বছর জন্ম তারিখ: ০৮/০৭/১৯৯৪

তা: বিএসএস

আসিস্টেন্ট

















FAMILY PICTURE

