

Proposed NU Business Name: **VAI VAI FURNITURE MART**



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Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | ABDUL MANNAN |
| Age | : | 10-01-1991(27 Years) |
| Education, till to date | : | Class-Eight |
| Marital status | : | Married |
| Children | : | 01 Daughter |
| No. of siblings: | : | 01 Sister, 03 Brothers |
| Address | : | Vill:Citholia P.O:Sholia, P.S: Porshuram, 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 | : | NEHAR |
| (iii) Father's name | : | ABDUS SOTAR |
| (iv) GB member's info | : | Branch: Porshuram, Centre # 26(Female), Member ID:5035, Group No: 03 Member since: 10-05-2011-2017 First loan: BDT 3,000/- |
| Further Information: | | Existing loan: BDT 30,000/- Outstanding loan: 9870/- |
| (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 | : | 07years experience in running business. 01 Year |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01857-686990 |
| Mother's Contact No. | : | 01882-932094 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

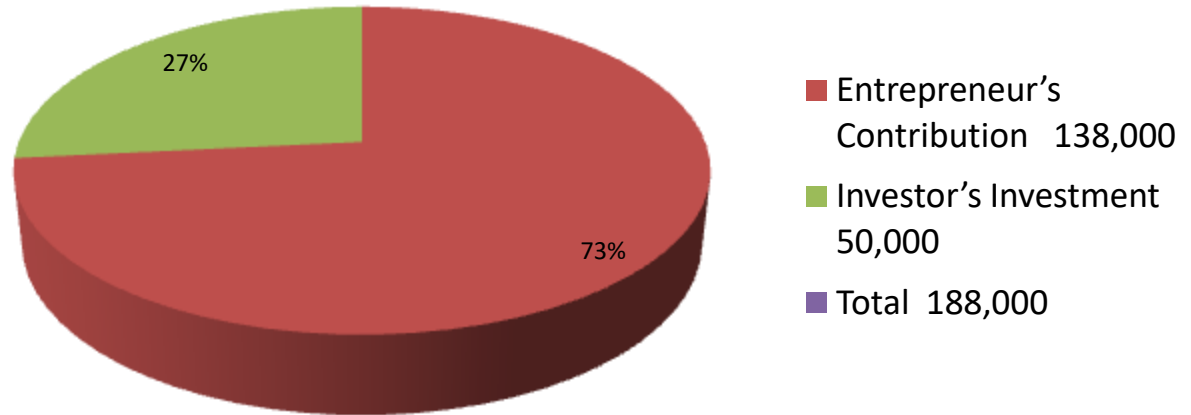
NEHAR joined Grameen Bank since 06 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | VAI VAI FURNITURE |
| Location | : | Dhonikunda rood mathha ,Porshuram,Feni. |
| Total Investment in BDT | : | BDT 1,88,000/- |
| Financing | : | Self BDT 1,38,000(from existing business) 77% Required Investment BDT,50,000(as equity) 23% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 20 ft x 15 ft. = 300square ft |
| Security of the shop | : | 20,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;khat,shofa,wood,others..▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

| Particular | Daily | Monthly | Yearly |
|--|-------------|--------------|----------------|
| Revnuue (Sale) | | | |
| khat,sofa,wood | 3000 | 90000 | 1080000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 3000 | 90000 | 1080000 |
| Less Variable Expense (B) | | | 0 |
| khat,sofa,wood | 2400 | 72000 | 864000 |
| Total Variable Expense | 2400 | 72000 | 864000 |
| Contributon Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 |
| Less Fixed Expense | | | |
| Rent | | 1000 | 12000 |
| Electric Bill | | 500 | 6000 |
| Transportaion | | 500 | 6000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 4000 | 48000 |
| Entertainment | | 300 | 3600 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 400 | 4800 |
| Total Fixed Cost (D) | | 11700 | 140400 |
| Net Profit (E)= [C-D] | | 6300 | 75600 |

| Investment Breakdown | | | | | | | |
|----------------------|----------|--------------|----------------|----------|------------|---------------|----------------|
| Particulars | Existing | | | Proposed | | | |
| | Qty. | Unit Price | Existing | Qty. | Unit Price | Proposed | Proposed Total |
| khat | 4 | 15,000 | 60,000 | | | 0 | 60,000 |
| sofa | 1 | 28,000 | 28,000 | | | 0 | 28,000 |
| wood | 0 | 0 | 50,000 | | | 50,000 | 100,000 |
| | | | | | | 0 | |
| | | | | | | 0 | 0 |
| | | | | | | | |
| Total | 5 | 43000 | 138,000 | 0 | 0 | 50,000 | 188,000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| khat,sofa,wood | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| Less Variable Expense (B) | | | | | |
| Hen,food | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Total Variable Expense | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Contributon Margin (CM) [C=(A-B)] | 1000 | 30000 | 360000 | 378000 | 396900 |
| Less Fixed Expense | | | | | |
| Rent | | 1000 | 12000 | 12000 | 12000 |
| Electric Bill | | 500 | 6000 | 6300 | 6600 |
| Transportaion | | 500 | 6000 | 6300 | 6615 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 4000 | 48000 | 48000 | 48000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 400 | 4800 | 4900 | 5000 |
| Total Fixed Cost (D) | | 11700 | 140400 | 141100 | 141815 |
| Net Profit (E)= [C-D] | | 18300 | 219600 | 230580 | 242109 |
| 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 | 219,600 | 230580 | 242109 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 199600 | 410180 |
| | Total Cash Inflow | 269,600 | 430,180 | 652,289 |
| 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 | 199,600 | 410,180 | 632,289 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Rajoshpur
bazar, Parshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

