### Proposed NU Business Name: M /S VAI VAI HARDWARE & ALUMINIUM & GLASS HOUSE



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD MONIRUJJAMAN SHAPON			
Age	:	17-05-1983 ( 34 Years)			
Education, till to date	:	SSC			
Marital status	:	Married			
Children	:	01 Dauther			
No. of siblings:	:	03 Brothers			
Address	:	Vill: Betuli ,P.O: Kanchkura ,P.S: Uttorkhan, Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  Alatun Nesa  Md Hazrat Ali  Branch: Dakshinkhan, Centre # 53 (Female),  Member ID: 3934, Group No: 04  Member since: 04-06-1992 (25 Years)  First loan: BDT = 2500 /- Last Loan = 100,000/-			
Further Information:	  :	Outstanding loan:= 35,700/-			
(v) Who pays GB loan installment (vi) Mobile lady	:	Father 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 & Skill	:	08 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	Nill
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.		01675-007574
Family's Contact No.	:	01675-647076
NU Project Source/Reference	••	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

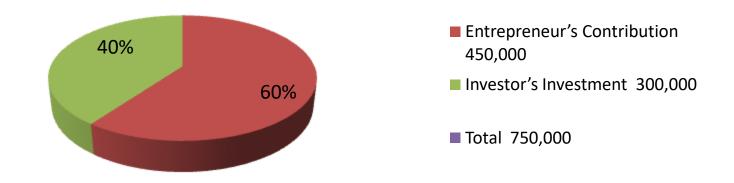
**Alatun Nesa** joined Grameen Bank since 25 years ago. At first she took BDT 2500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	M/S Vai Vai Hardware & Aluminium & Glass House			
Location	:	Kanchkura,Uttorkhan,Dhaka			
Total Investment in BDT	:	BDT 750,000/-			
Financing	:	Self BDT 450,000/- (from existing business) 60%			
		Required Investment BDT 300,000/- (as equity) 40%			
Present salary/drawings from business (estimates)	:	BDT 8,000			
Proposed Salary	:	BDT 8,000			
Size of shop	:	40 ft x 11 ft= square ft			
Security of the shop	:	BDT 100,000			
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Hardware &amp; Glass etc.</li> <li>Average 20 % gain on sales.</li> <li>The business is operating by entrepreneur. Existing Two employee.</li> <li>The shop is rented .</li> <li>Collects goods from Mohakhali, Tongi, Abdullapur.</li> <li>Agreed grace period is 3 months.</li> </ul>			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Hardware & Glass	5,800	174,000	2,088,000			
	0	0	0			
Total Sales (A)	5,800	174,000	2,088,000			
Less. Variable Expense						
Hardware & Glass	4,640	139,200	1,670,400			
Total variable Expense (B)	4,640	139,200	1,670,400			
Contribution Margin (CM) [C=(A-B)	1,160	34,800	417,600			
Less. Fixed Expense						
Rent		3,000	36,000			
Electricity Bill		1200	14,400			
Transportation		2,500	30,000			
Mobile Bill		1000	12,000			
Entertainment		500	6,000			
Salary (sttaf)		10,000	120,000			
Salary (self)		8,000	96,000			
Total fixed Cost (D)		26,200	314,400			
Net Profit (E) [C-D)		8,600	103,200			

Investment Breakdown								
Portion Existing		3	Particulars	Proposed			Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Out Side	50	1180	59000	Out Side	30	1180	35,400	94,400
Out Top	35	1492	52220	Out Top	40	1492	59,680	111,900
Out Botom	25	1442	36050	Out Botom	20	1442	28,840	64,890
Sater Lock	35	1221	42735	Sater Lock	50	1221	61,050	103,785
Sater Inter Lock	45	1285	57825	Sater Inter Lock				57,825
Sater Top	20	1101	22020	Sater Top	20	1101	22,020	44,040
Sater Botom	45	1503	67635	Sater Botom	45	1503	67,635	135,270
Glass	15	110	1650	Glass	40	110	4,400	6,050
Fly	30	34	1020	Fly	30	34	1,020	2,040
Advanced	1	100000	100000				0	100,000
Others			9845	Others			19,955	21,975
Total			450,000				300,000	750,000

### **Source of Finance**



Financial					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Hardware & Glass	6,500	195,000	2,340,000	2,457,000	2,579,850
0	0	0	0	0	0
Total Sales (A)	6,500	195,000	2,340,000	2,457,000	2,579,850
Less. Variable Expense	<u> </u>				
Hardware & Glass	5,200	156,000	1,872,000	1,965,600	2,063,880
Total variable Expense (B)	5,200	156,000	1,872,000	1,965,600	2,063,880
Contribution Margin (CM) [C=(A-B)	1,300	39,000	468,000	491,400	515,970
Less. Fixed Expense				1	
Rent	<u> </u>	3,000	36,000	36,000	36,000
Electricity Bill		1260	15,120	15,876	16,670
Transportation	<u></u>	2,750	33,000	34,650	36,383
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)	<u> </u>	10,000	120,000	126,000	132,300
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item	<u> </u>				
Depreciation	<u> </u>	0	0	0	0
Total Fixed Cost		26,710	320,520	329,946	339,843
Net Profit (E) [C-D)		12,290	147,480	161,454	176,127
Investment Payback			120,000	120,000	120,000

## 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	300,000		
1.2	Net Profit	147,480	161,454	176,127
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		27,480	68,934
	Total Cash Inflow	447,480	188,934	245,061
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	120.000	120,000	120,000
2.3	Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	27,480	68,934	125,061

### **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 08 Years

Own Business : 05 Years

Quality goods & services; Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

## THREATS

Theft

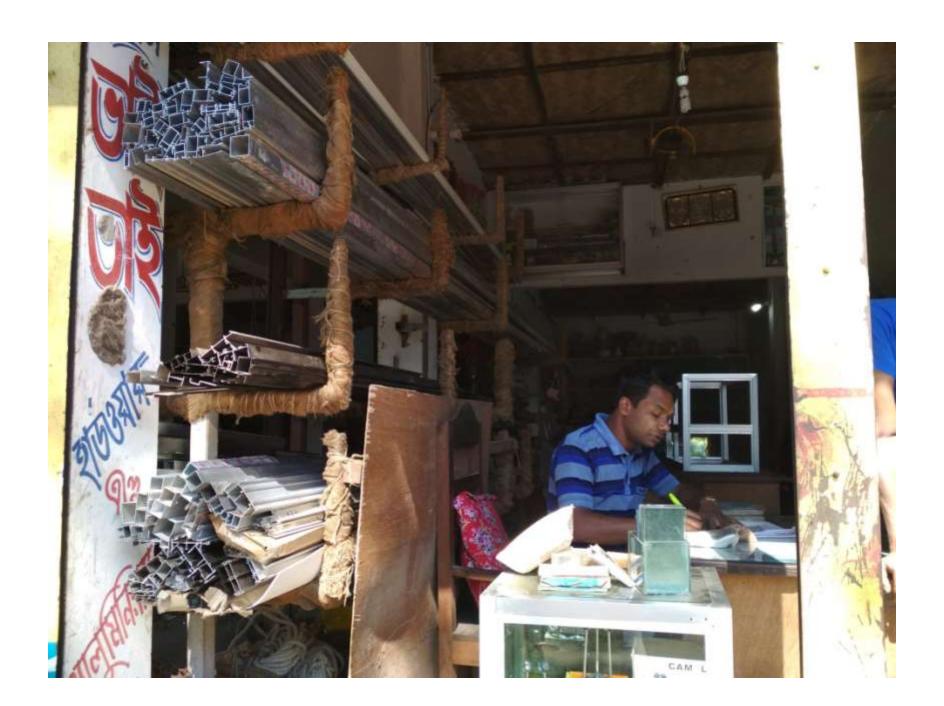
Fire

Political unrest

# Pictures

























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सर्वाचन व ०৪/३३/२०३९ सन्ताचन सर ३,०१२

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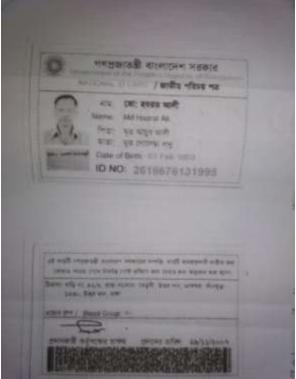
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# **FAMILY PICTURE**

