

Proposed NU Business Name: **VAI VAI FARNITURE**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD : ROBIUL HAQUE
Age	:	07/01/1983 (34Years)
Education, till to date	:	Class - 08
Marital status	:	Married
Children	:	01 Daugter
No. of siblings:	:	02 Brathers 01 Sister
Address	:	Vill: Soforpur P.Oahmedpur, P.S: Sonagazi, 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	:	NURJAHAN BEGUM
(iii) Father's name	:	MD: MOJIBUL HAQUE
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 13/(Female), Member ID: 3195, Group No: 05 Member since: 17-05-2003(14Years) First loan: BDT 8,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 20,200/-
(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	:	18 Years Experience 18 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01829-543927
Mother's Contact No.	:	01817-353948
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 14 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

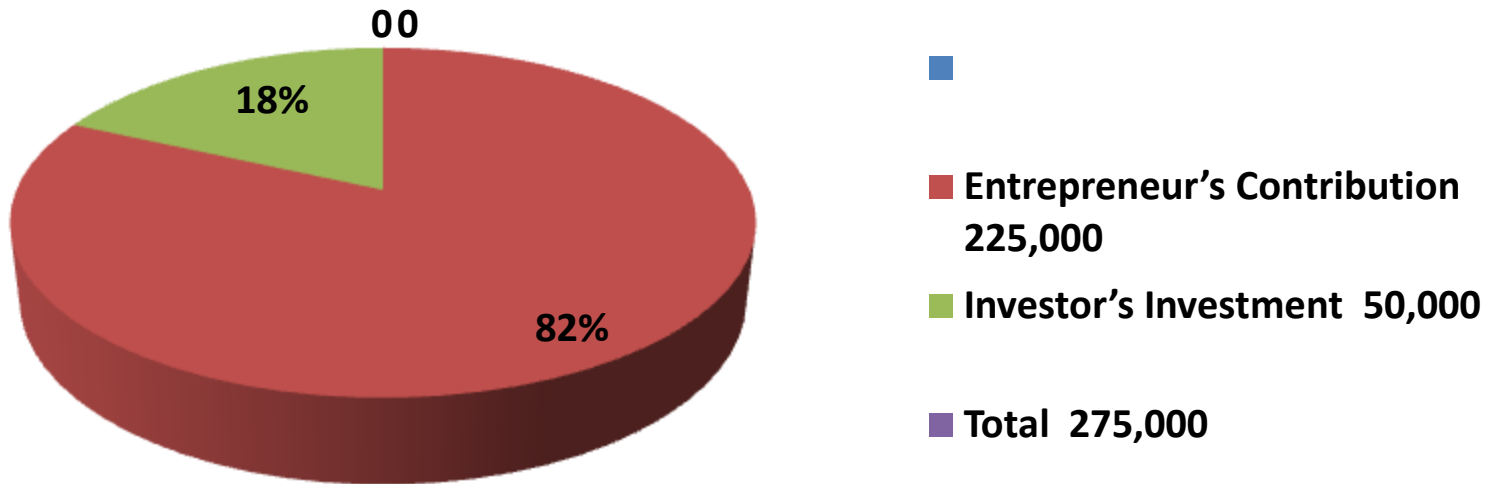
Business Name	:	VAI VAI FARNITURE
Location	:	Tulatoli Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,75,000/-
Financing	:	Self BDT 2,25,000/- (From Existing Business) 82% Required Investment Bdt,50,000(as Equity) 18%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Khat, Alna, Dressing Table,Gas Cilinder & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 02 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Barrierhat. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Khat, Alna, Dressing Table, Gas Cilinder & others.	5000	150000	1800000
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Khat, Alna, Dressing Table, Gas Cilinder & others.	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		700	8400
Electric Bill		700	8400
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		18000	216000
Entertainment		500	6000
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		26200	314400
Net Profit (E)= [C-D]		3800	45600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Khat	5	15,000	75,000				75,000
Alna	2	3,000	6,000			0	6,000
Dressing Table	1	15,000	15,000			0	15,000
Daining Table	1	10,000	10,000			0	10,000
Gas Cilinder	15	2,500	37,500	20	2,500	50,000	87,500
Gas Stop	10	1,200	12,000			0	12,000
Others			44,500			0	44,500
Seccurity			25,000			0	25,000
Total	34	46700	225,000	20	2,500	50,000	275,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Khat, Alna, Dressing Table, Gas Cilinder & others.	6000	180000	2160000	2268000	2381400
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Khat, Alna, Dressing Table, Gas Cilinder & others.	4800	144000	1728000	1814400	1905120
Total Variable Expense	4800	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		700	8400	8700	9000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		18000	216000	216000	216000
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		26200	314400	315400	316430
Net Profit (E)= [C-D]		9800	117600	123480	129654
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	117,600	123480	129654
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97600	201080
	Total Cash Inflow	167,600	221,080	330,734
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	97,600	201,080	310,734

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:02,Experience & Skill : 18 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Tulatoli Bazar,sonagazi,
Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



ভাই ভাই ফার্নিচার

স্বাস্থ্যকর পরিবেশে থাকার জন্য ফার্নিচারের গুণমান খুবই গুরুত্বপূর্ণ।

কুমিল্লা, সফলপুর, পোঃ সরাফাতুল হক, বাসা ৪ সোনাগাজী, কেন্দী।

এল. পি. গ্যাস লিমিটেড

ভাই ভাই ফার্নিচার। তুলাতলা





বিশিষ্ট কার্টিং ও অ্যান্ডার প্রাইম

ভাই ভাই ফার্ণিচার

মোঃ পবিত্র হক
প্রোগ্রামার
০১৮২৯-৫৪৩২২৭
০১৮২৩৪২২৬৯৭

অত্যাধুনিক ডিজাইনের যাবতীয় ফার্ণিচার তৈরী ও বিক্রয় করা হয়।

তুলাতুলি, সফরপুর, পোঃ স্বরাজ পুর, থানাঃ সোনাগাজী, ফেনী।



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