

Proposed NU Business Name: VAI VAI STORE



Project identification and prepared by: Md: Musha Mia Khulna
Unit, Khulna.

Project verified by: Md:Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	AL AMIN HAWLADER
Age	:	08/01/1995(23 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Kismotfultola Sit P.O: Botiaghata P.S: Botiaghata Dist: Khulna
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAHINUR BEGUM
(iii) Father's name	:	HASAN HOWLADER
(iv) GB member's info	:	Branch: Botiaghata , Centre # 68(Female), Member ID: 9625, Group No: 08 Member since: 15-02-2011 raining (16Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 47091/-.
(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	:	03 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-705839
Family's Contact No.	:	01948-157193
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Khulna Unit,Khulna. .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHINUR BEGUM Joined Grameen Bank Since 16 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI STORE
Location	:	Kismotfultola, Botiaghata, Khulna
Total Investment in BDT	:	BD 1,20,000
Financing	:	Self BDT 70,000(from existing business) 58% Required Investment BDT 50,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 12ft= 180 Square ft
Security of the shop	:	0Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods likes; Biscuit,Chips,Rice,Oil,Soap,etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 0 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is own. ▪Collects goods from Botiaghata. ▪Agreed grace period is 3 months.

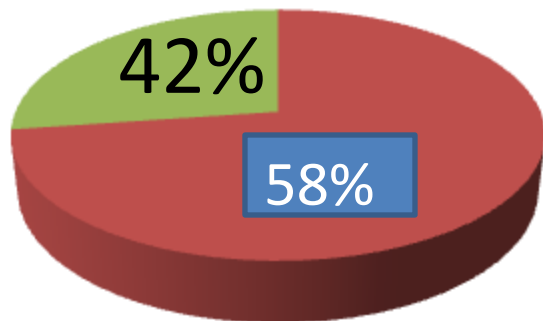
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Biscuit,Chips,Rice,Oil,Soap,etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Biscuit,Chips,Rice,Oil,Soap,etc.	2,550	76,500	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000
Contribution Margin (CM) [C=(A-B)	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		0	0
Electricity bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D)		7,300	87,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Biscuit	1000	10	10000	1000	10	10000	20000
Chips	800	10	8000	800	10	8000	16000
Wheel	300	30	9000	300	30	9000	18000
Soap	100	30	3000	100	30	3000	6000
Oil	20	100	2000	20	100	2000	4000
Rice	04	2500	10000	0	0	0	10000
Cloths	-	-	20000	0	0	0	20000
Total			70,000			50,000	1,20,000

Source of Finance



Entrepreneur Investment:
70,000
Investor Investment:50,000
Total Investment:1,20,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Biscuit,Chips,Rice,Oil,Soap,etc.	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Biscuit,Chips,Rice,Oil,Soap,etc.	4,250	127,500	1,530,000	1,606,500	1,686,825
Total variable Expense(B)	4,250	127,500	1,530,000	1,606,500	1,686,825
Contribution Margin (CM) [C=(A-B)]	7,50	22,500	270,000	283,500	2,97,675
Less. Fixed Expense					
Rent		0	0	0	0
Electricity bill		4,00	4,800	5,000	5,200
Transportation		7,00	21,000	21,500	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salar (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	4,000
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		3,00	3,600	3,800	4,000
Total fixed Cost (D)		9,700	1,16,400	1,17,500	1,18,600
Net Profit (E) [C-D]		12,800	1,53,600	1,66,000	1,79,075
Investment Payback			20,000	20,000	20,000

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

<i>SI #</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	1,53,600	1,66,000	1,79,075
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86,509	2,32,509
	Total Cash Inflow	2,03,600	2,52,509	4,11,584
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	47,091		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	1,17,091	20,000	20,000
3	Net Cash Surplus	86,509	2,32,509	3,91,584

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 03 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













FAMILY PICTURE

