

Proposed NU Business Name: **VAI VAI GENERATOR POWER SERVICE**



Project identification and prepared by: Md Kazem Uddin
Bason Unit, Gazipur

Project verified by: MD Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUL AMIN
Age	:	08-02-1984 (31 Years)
Education,	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Address	:	Vill: Kunia.Maddhapara P.O: National University, P.S: Gazipur,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	:	MST RUMA AKTAR
(iii) Father's name	:	LATE ABUL HASEM
(iv) GB member's info	:	Branch:Gaza,Gazipur ,Centre # 53(Female), Member ID: 5732/4, Group No: 08 Member since: 12-06-2006 (8 Years) First loan: 5000 taka. Existing loan: 5000 taka Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	
(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	:	8 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	017913999190
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RUMA AKTAR joined Grameen Bank since 8 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI GENERATOR POWER SERVICE
Location	:	Candura Road, Madina Moshjid, BARBARI
Total Investment in BDT	:	BDT 5,00,000/-
Financing	:	Self BDT 3,50,000/- (from existing business) 70% Required Investment BDT 1,50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 8ft= 96 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in Generator Power Supply. ▪Average 18% gain on sales. ▪The business is operated by entrepreneur. Existing one employee. ▪The shop is own. ▪Collects goods Board Bazar, Tangi Bazar. ▪Agreed grace period is 4 months.

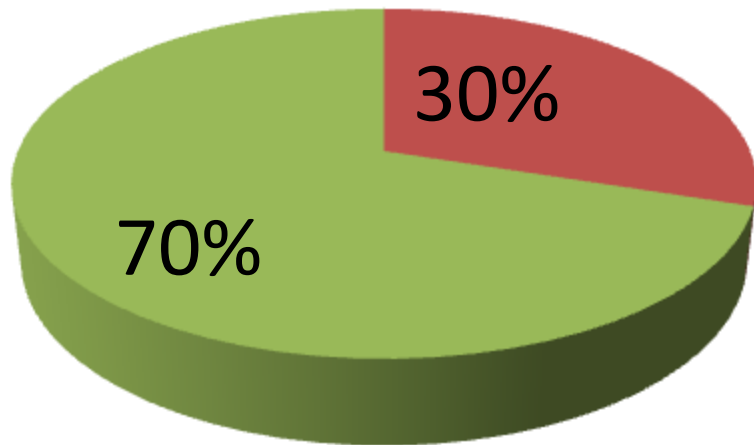
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Generator Service	50,000	600,000
Total Sales (A)	50,000	600,000
Less. Variable Expense		
Oil	10,200	122,400
Servicing	5,000	60,000
Cable	12,500	150,000
Total variable Expense (B)	27,700	332,400
Contribution Margin (CM) [C=(A-B)]	22,300	267,600
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	300	3,600
Salary (staff)	4,000	48,000
Entertainment	300	3,600
Total fixed Cost (D)	10,400	124,800
Net Profit (E) [C-D]	11,900	142,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Generator Machine (2)	200,000	100,000	300,000
Cable	150,000	50,000	200,000
Total	350,000	150,000	500,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 350,000
- Total 500,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Generator Service	83,000	996,000	1,045,800
Total Sales (A)	83,000	996,000	1,045,800
Less. Variable Expense			
Oil	20,000	240,000	252,000
Servicing	10,000	120,000	126,000
Cable	17,000	204,000	214,200
Total variable Expense (B)	47,000	564,000	592,200
Contribution Margin (CM) [C=(A-B)]	36,000	432,000	453,600
Less. Fixed Expense			
Electricity Bill	500	6,000	6,000
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	500	6,000	8,000
Salary (staff)	4,000	48,000	48,000
Entertainment	300	3,600	4,000
Non Cash Item			
Depreciation	5,000	60,000	60,000
Total Fixed Cost	15,700	188,400	191,500
Net Profit (E) [C-D]	20,300	243,600	262,100
Investment Payback		90,000	90,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	243,600	262,100
1.3	Depreciation (Non cash item)	60,000	60,000
1.4	Opening Balance of Cash Surplus		213,600
	Total Cash Inflow	453,600	535,700
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	213,600	445,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 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











স্বাক্ষর পত্র

তারিখ

আমি, নিম্ন লেখা পত্র স্বাক্ষর করছি।

শ্রী: নূরুল আমিন আমিন ফারুক আমিন আমিন

এই পত্রের প্রেক্ষিতে আমার পিতার


স্বত্ব সম্পর্কে ইচ্ছা আমায় মর্মেতে

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
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নাম: নূরুল আমিন
 Name: NURUL AMIN

পিতা: নূরুল হুসেন
 Father: Nurul Husen

তারিখ: ০৫/০৬/১৯৮৪
 Date of Birth: 05/06/1984



ID NO: 3313031814384

FAMILY PICTURE

