

## Proposed NU Business Name: **VAI VAI ENTERPRISE**



Project identification and prepared by: Md. Hafijur Rahman (2),  
MawnaUnit, Gazipur

Project verified by: MD. Rafiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. KABIR HOSSAIN</b>
Age	:	10-02-1982 (34 Years)
Education, till to date	:	Honors'
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Mawna, P.O: Mawna, P.S: Shreepur, 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	:	<b>MST. ROMIJA BEGUM</b>
(iii) Father's name	:	<b>MD. MOTALEB</b>
(iv) GB member's info	:	Branch: Gazipur, Shreepur, Centre # 60(Female), Member ID: 9619, Group No: 12 Member since: 03-06-1998 (18Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 19560
(v) Who pays GB loan installment	:	N/A
(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	:	10years experience in running business. He has 1 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711471695
Mother's Contact No.	:	01757041830
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

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

MST. ROMIJA BEGUM joined Grameen Bank since 18 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	:	<b>VAI VAI ENTERPRISE</b>
Location	:	MC bazar
Total Investment in BDT	:	BDT 215,000/-
Financing	:	Self BDT 1,15,000/-(from existing business) 53% Required Investment BDT 1,00,000/-(as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Mawna chourasta.</li><li>▪Agreed grace period is 3 months.</li></ul>

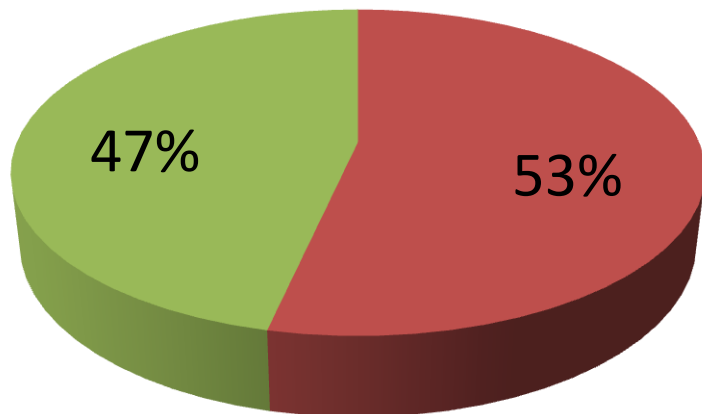
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3,850	115,500	1,386,000
<b>Total Sales (A)</b>	<b>3,850</b>	<b>115,500</b>	<b>1,386,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	3,273	98,175	1,178,100
<b>Total variable Expense (B)</b>	<b>3,273</b>	<b>98,175</b>	<b>1,178,100</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>578</b>	<b>17,325</b>	<b>207,900</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Guard		100	1,200
Entertainment		200	2,400
Salary (staff)		3,000	36,000
<b>Total fixed Cost (D)</b>		<b>12,000</b>	<b>32,400</b>
<b>Net Profit (E) [C-D]</b>		<b>5,325</b>	<b>175,500</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (15 x 1800)	27,000	36,000	63,000
Pulse (1 x 5500)	5,500	11,000	16,500
Soya bin Oil (100 x 90)	9,000	9,000	18,000
Sugar, Bran, Soft Drinks, Salt etc	73,500	44,000	117,500
<b>Total</b>	<b>115,000</b>	<b>100,000</b>	<b>215,000</b>

## Source of Finance



- Entrepreneur's Contribution 115,000
- Investor's Investment 100,000
- Total 215,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	5,150	154,500	1,854,000	1,946,700
<b>Total Sales (A)</b>	<b>5,150</b>	<b>154,500</b>	<b>1,854,000</b>	<b>1,946,700</b>
<b>Less. Variable Expense</b>				
Grocery Item	4,378	131,325	1,575,900	1,654,695
<b>Total variable Expense (B)</b>	<b>4,378</b>	<b>131,325</b>	<b>1,575,900</b>	<b>1,654,695</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>773</b>	<b>23,175</b>	<b>278,100</b>	<b>292,005</b>
<b>Less. Fixed Expense</b>				
Rent		2,000	24,000	24,000
Electricity Bill		400	4,800	5,500
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Guard		100	1,200	1,500
Entertainment		200	2,400	3,000
Salary (staff)		3,000	36,000	36,000
<b>Total Fixed Cost</b>		<b>12,600</b>	<b>151,200</b>	<b>155,500</b>
<b>Net Profit (E) [C-D]</b>		<b>10,575</b>	<b>126,900</b>	<b>136,505</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	126,900	136,505
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		66,900
	<b>Total Cash Inflow</b>	<b>226,900</b>	<b>203,405</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66,900</b>	<b>143,405</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





A man with a mustache, wearing a striped shirt, stands behind a counter in a small, cluttered shop.

AROMA  
SUPER GLUE  
ROYAL  
ROYAL  
ROYAL  
ROYAL

gillie  
VECTOR

Vidyut

Anchor

DRI CAKE  
DRI CAKE  
DRI CAKE

COO  
Cham

COO  
Cham

COO  
Cham





A man in a striped shirt stands behind a counter in a small, cluttered shop.

AROMA  
SUPER GLUE

GARDOL  
VICTOR

Vidyut

Dry Cake  
Nutsy  
Dry Cake

Large sack of white rice

Large sack of white rice





ডাল  
ডাল  
ডাল

Vidyut

Anchar

COCOLA

BD  
VERMICELLI

গুঁড়ি













SAKRAJAL EXPORTS  
SAKRAJAL EXPORTS

Vidyut

SAKRAJAL EXPORTS

BD  
VERMICELLI

24 Packets  
NUTTY  
OLYMPIC INDUSTRIES LIMITED

ENERGY  
PURE

Calcutta  
Tutti





Top shelf: Various boxes, including a prominent red box with a yellow logo and other smaller boxes.

Second shelf from top: A row of blue bottles, likely detergent or cleaning products, and some white packets.

Third shelf from top: Large bottles of cooking oil, including brands like TEEB and others, along with smaller bottles.

Fourth shelf from top: More blue bottles and some white packets, similar to the second shelf.

Fifth shelf from top: Another row of large cooking oil bottles, including TEEB and others.

Blue refrigerator with a yellow ribbon logo on the upper door.

Shelf with instant noodle cups, including brands like Cup Noodle.

Shelf with various instant noodle packets and boxes, including brands like Cup Noodle and others.

Shelf with colorful instant noodle packets, including brands like Cup Noodle.

Shelf with large stacks of instant noodle packets in various colors (blue, red, green, white).

Shelf with white instant noodle packets, possibly a different brand or variety.

Shelf with more instant noodle packets, including blue and green varieties.

Bottom area: A pile of yellow and red instant noodle packets, and a large, multi-colored plastic bag hanging from a shelf.

Vertical display on the left: A rack of Anchor brand instant noodle packets.

Bottom left shelf: A row of small boxes, possibly instant noodle packets or other small goods.





BRIP

Vidyut

Anchor


Medplus DS

CC

Anchor



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নাম: মোহাম্মদ কবির হোসাইন  
 Name: MD KABIR HOSSAIN  
 পিতা: মোঃ মোহাম্মদ  
 মাতা: মোহাম্মদ হুমায়ূন বেগম  
 Date of Birth: 10 Feb 1982  
 ID NO: 3318647481765

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। এটিতে কোনও পরিবর্তন আনিতে বা অন্যভাবে ব্যবহার করা যাবে না।  
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একশত টাকা

৳১০০

কন্স ০০২১১৪৬

মোঃ কবির হোসাইন  
 মোঃ মোহাম্মদ  
 মোঃ হুমায়ূন বেগম

১৩/০৮/১৫

১) মোঃ কবির হোসাইন, পিতা- মোঃ মোহাম্মদ হুমায়ূন বেগম  
 মাতা- মোঃ হুমায়ূন বেগম, উপজেলা- শ্রীপুর,  
 জেলা- গাজীপুর। :: স্বাক্ষর মোঃ কবির হোসাইন।

২) আলহাজ্ব মোঃ হুমায়ূন আলী, পিতা- মোঃ হুমায়ূন হুসাইন

জিলা- শ্রীপুর,  
 জেলা- গাজীপুর।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৪নং তেলিহাটি ইউনিয়ন পরিষদ

ডাকঘর ৪ টেরো, উপজেলাঃ শ্রীপুর, জেলাঃ গাজীপুর। ২৩/০৮/১৫  
 ইউ.পি. ৭ ফরম [(১২) (১) নিয়ম প্রকরণ] তারিখঃ.....

ক্রমিক নং 1354

ট্রেড লাইসেন্স  
 TRADE LICENCE

লাইসেন্স নং- ১৩৩৩/১৩৩৩/১৩৩৩/১৩৩৩

আলহাজ্ব মোঃ হুমায়ূন আলী  
 আলহাজ্ব মোঃ হুমায়ূন হুসাইন



# FAMILY PICTURE

