

Proposed NU Business Name: **MS VAI VAI ELECTRONICS & MUDI DOKAN**



Project identification and prepared by: Md. Sahabuddin,
Mohonpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL HAKIM
Age	:	01-10-1992(24 Years)
Education, till to date	:	CLASS VIII
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Gobindapara, P.O: Pasuriya, P.S: Bagmara, Dist: Rajshahi
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. FAIMA BIBI
(iii) Father's name	:	MD. TALUB HOSEN KHANDAR
(iv) GB member's info	:	Branch: Achpara, Centre # 37(Female), Member ID: 2379/1, Group No: 02 Member since: 29-05-2014(02 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 24000, Outstanding loan: BDT 7482
(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	:	5 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.	:	01722726248
Mother's Contact No.	:	01796111849
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FAIMA BIBI joined Grameen Bank since 02 years ago. At first she took 10000taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS VAI VAI ELECTRONICS & MUDI DOKAN
Location	:	Goindapara
Total Investment in BDT	:	BDT 120,000/-
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/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 8ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric & Grocery item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Agreed grace period is 3 months.

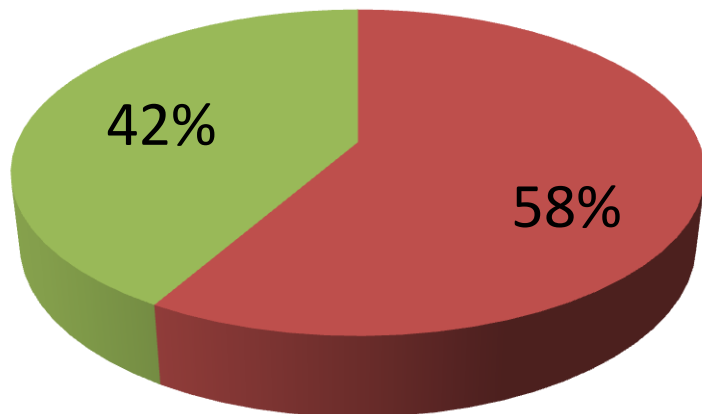
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery & Electronics Item	800	24,000	288,000
Mobile Servicing & Service	200	6,000	72,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Grocery & Electronics Item	680	20,400	244,800
Total variable Expense (B)	680	20,400	244,800
Contribution Margin (CM) [C=(A-B)]	320	9,600	115,200
Less. Fixed Expense			
Electricity Bill		250	3,000
Mobile Bill		250	3,000
Salary (self)		3,000	36,000
Entertainment		200	2,400
Transportation		300	3,600
Total fixed Cost (D)		4,000	48,000
Net Profit (E) [C-D]		5,600	67,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Electronics Item (Bulb, Socket, Holder, Plug, Switch)	20,000	20,000	40,000
Grocery Item (Soap, Shampoo, Oil, Snow)	50,000	30,000	80,000
Total	70,000	50,000	120,000

Source of Finance



■ Entrepreneur's Contribution 70,000

■ Investor's Investment 50,000

■ Total 120,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery & Electronics Item	1,600	48,000	576,000	604,800
Mobile Servicing & Service	200	6,000	72,000	75,600
Total Sales (A)	1,800	54,000	648,000	680,400
Less. Variable Expense				
Grocery & Electronics Item	1,360	40,800	489,600	514,080
Total variable Expense (B)	1,360	40,800	489,600	514,080
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400	166,320
Less. Fixed Expense				
Electricity Bill		250	3,000	3,500
Mobile Bill		350	4,200	5,500
Salary (self)		3,000	36,000	36,000
Entertainment		200	2,400	2,400
Transportation		500	6,000	8,000
Total Fixed Cost		4,300	51,600	55,400
Net Profit (E) [C-D]		8,900	106,800	110,920
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	106,800	110,920
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		76,800
	Total Cash Inflow	156,800	187,720
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	76,800	157,720

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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



8

চয়ন
আলী
১২২
বোর্ডি



COMPLETED
BY 100 WOMEN
88
LIFE
HERIT & SHIB





Fix ALL SUPER GLUE
Product of Taiwan

Fix Fix Fix Fix
All All All All

ORIGINAL

Maxcell Connector

For N70
ANIK TELECOM
DURIOTTO GOLD

For N70
ANIK TELECOM
DURIOTTO GOLD

SAJIB Telecom

For N70
ANIK TELECOM
DURIOTTO GOLD

SYMPHONY
ARIF TELECOM

SAJIB Telecom

For N70
ANIK TELECOM
DURIOTTO GOLD

ANIK TELECOM
DURIOTTO GOLD

ANIK TELECOM
DURIOTTO GOLD

ANIK TELECOM
DURIOTTO GOLD

ANIK TELECOM
DURIOTTO GOLD

ANIK TELECOM
DURIOTTO GOLD

ANIK TELECOM
DURIOTTO GOLD

ANIK TELECOM
DURIOTTO GOLD

Powerful Bass

Powerful Bass

COMPLETE RECORD OF WORK



অর্থ বৎসর ২০২০-২০২১ হিঃ -

লাইসেন্স

১মঃ হৈরিকিচ-খামার ইউনিয়ন পরিষদ

বঙ্গোয়ারা থানা/উপজেলা

হাকিমাবাদ জেলা।



২মঃ ২০২০-২০২১ হিঃ তারিখ : ১২/০৩/২০২১
৩মঃ হৈরিকিচ-খামার ইউনিয়ন পরিষদ
৪মঃ হৈরিকিচ-খামার ইউনিয়ন পরিষদ
৫মঃ হৈরিকিচ-খামার ইউনিয়ন পরিষদ
৬মঃ হৈরিকিচ-খামার ইউনিয়ন পরিষদ

FAMILY PICTURE

