

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



Project identification and prepared by: Anisur Rahman,  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>MD. KAWSAR</b>
Age	:	1-11-1986 (30 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Charlokkhigonj, P.O:Koramiyar hat,P.S: Dagonvuiyan,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	:	<b>MASUDA BEGUM</b>
(iii) Father's name	:	<b>LATE ABDUL MANNAN</b>
(iv) GB member's info	:	Branch: Charmojlishpur, sonagazi, Centre # 69(Female), Member ID: 5772, Group No: 04 Member since: -(5 Years) First loan: BDT
Further Information:		Existing Loan: BDT NIL
(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 4 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813704511
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MASUDA BEGUM** joined Grameen Bank since 0 years ago. At first she took ----- taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>VUIYAN ENTERPRISE</b>
Location	:	Charlokkhigoj Madrasa Mokam, Kuthir hat, Sonagaji, feni
Total Investment in BDT	:	BDT 390000/-
Financing	:	Self BDT 310000/-(from existing business) 79% Required Investment BDT 80000/-(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; cylinder, color, sanitary item etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 will be appionted.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

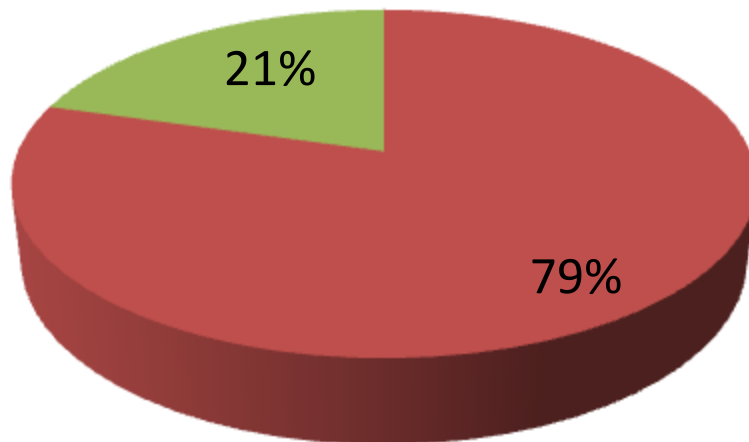
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sanitary Item	4370	131100	1573200
<b>Total sales (A)</b>	4370	131100	1573200
<b>Less Variable Exp.</b>			
Sanitary Item	3933	117990	1415880
<b>Total Variable exp. (B)</b>	3933	117990	1415880
<b>Contribution Margin CM [C= (A-B)]</b>	<b>437</b>	<b>13110</b>	<b>157320</b>
<b>less fixed exp.</b>			
Rent		1200	14400
Electricity bill		200	2400
Salary (self)		5000	60000
Guard		100	1200
Mobile		300	3600
<b>total fixed cost (D)</b>		6800	81600
<b>Net profit (E) [C-D]</b>		<b>6310</b>	<b>75720</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cylinder	16	2500	40,000	10	2,500	25,000	65,000
Stove	20	1500	30,000			0	30,000
Pipe	100	200	20,000			0	20,000
Sanitary item	110	1000	110,000			0	110,000
Color	150	200	30,000			0	30,000
Others	250	100	25,000			0	25,000
Fitings	450	100	45,000			0	45,000
Tin			0	220	250	55,000	55,000
Security			10,000				10,000
<b>Total</b>	<b>1096</b>		<b>310,000</b>	<b>230</b>		<b>80,000</b>	<b>390,000</b>

## Source of Finance



- Entrepreneur's Contribution 310,000
- Investor's Investment 80,000
- Total 390,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sanitary Item	6990	209700	2516400	2642220	2774331
<b>Total Sales (A)</b>	<b>6990</b>	<b>209700</b>	<b>2516400</b>	<b>2642220</b>	<b>2774331</b>
less variable Expenses					
Sanitary Item	6291	188730	2264760	2377998	2496898
Total variable Expenses (B)	6291	188730	2264760	2377998	2496898
<b>Contribution Margin (CM)= (A-B)</b>	<b>699</b>	<b>20970</b>	<b>251640</b>	<b>264222</b>	<b>277433.1</b>
<b>Less Fixed Expenses</b>					
Rent		1200	14400	14400	14400
Electricity bill		200	2400	2400	2400
Salary (self)		5000	60000	60000	60000
Salary (staff)		4000	48000	48000	48000
Genaretor		100	1200	1200	1200
Mobile		400	4800	4800	4800
Total Fixed Cost		10900	130800	130800	130800
<b>Net Profit (E) (C-D)</b>		<b>10070</b>	<b>120840</b>	<b>133422</b>	<b>146633.1</b>
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	120,840	133,422	146633.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88,840	190262
	<b>Total Cash Inflow</b>	200840	222262	336895.1
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	
3	<b>Net Cash Surplus</b>	88,840	190262	304895.1

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:1  
Experience & Skill : 05 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

















বসুন্ধরা



স্বাস্থ্য সুরক্ষা

ভূঞা এন্টারপ্রাইজ

০১৮১৩-২০৪৪১১  
ফোন : ৯৬০০৬

ভূঞা এন্টারপ্রাইজ

স্বাস্থ্য সুরক্ষা, পরিবেশ সুরক্ষা, স্বাস্থ্য সুরক্ষা, পরিবেশ সুরক্ষা, স্বাস্থ্য সুরক্ষা, পরিবেশ সুরক্ষা

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সোবারক মেডিকেল হল  
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# FAMILY PICTURE

