

Proposed NU Business Name: **MS VAI VAI BIZ O KITNASHOK VANDER**



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

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIFUL ISLAM
Age	:	01-12-1982(33 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brother,04 Sister
Address	:	Vill: Rokhitpa P,O: Hatkhujipur , P.S:Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. ESMITARA BIBI
(iii) Father's name	:	MD. LOKMAN ALLI
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 91 (Female), Member ID: 10081, Group No: 06 Member since: 15-04-2013(3Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 17,000 Outstanding loan: 14,246/=
(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	:	Ten years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-171668
Mother's Contact No.	:	01723-699430
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ESMITARA BIBI joined Grameen Bank since 3 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S VAI VAI BIZ O KITNASHO VANDETR
Location	:	Keshorhat Bazar, Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	31 ft x 9 ft= 279 Scft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Kitnashok item etc. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is Rent ▪Collects goods from Give Company. ▪Agreed grace period is 3 months.

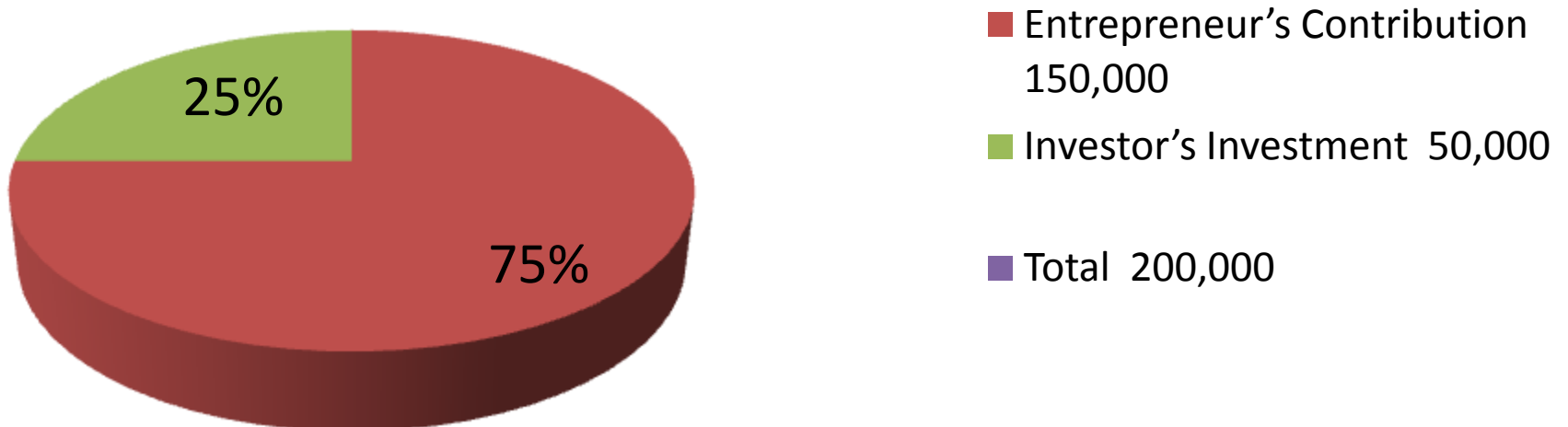
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Kitnashok Item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Kitnashok Item	3,600	1,08,000	12,96,000
Total variable Expense (B)	3,600	1,08,000	12,96,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Guard		100	1,200
Entertainment		500	6,000
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Fid Of Fish	100	750	75,000	40	750	30,000	1,05,000
Ziolite	108	320	35,000	-	-	-	35,000
Kitnashok	-	-	40,000	-	-	20,000	60,000
Total	208		1,50,000		750	50,000	2,00,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Kitnashok Item	6,000	1,80,000	21,60,000	22,68,000	23,81,400
Total Sales (A)	6,000	1,80,000	21,60,000	22,68,000	23,81,400
Less. Variable Expense					
Kitnashok Item	5,400	1,62,000	19,44,000	20,41,200	21,43,260
Total variable Expense (B)	5,400	1,62,000	19,44,000	20,41,200	21,43,260
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,500	7,000
Gard Bill		100	1,200	1,200	1,200
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		6,200	74,400	75,400	76,400
Net Profit (E) [C-D]		11,800	1,41,600	1,51,400	1,61,740
Investment Payback			20000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,41,600	151,400	1,61,740
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,21,600	2,53,000
	Total Cash Inflow	1,91,600	2,73,000	4,14,740
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)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,21,600	2,53,000	3,94,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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



শুভ হানখাতা

স্বাস্থ্যমণ্ডিত বানাইবাগ ডিালের মুরাদনগর
ভাই ভাই ট্রেডার্স
ইফল ইমানাম

সৌজন্যে: অধ্যাপক মুজিবুর রহমান

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শুভকামনা



কৃষি সঙ্গী
০১৭১৬-১৭১৬৬৮
শুভ বালাইনাশক ডিলারের খুচরা দোকান
ভাই ভাই ট্রেডার্স
সাইফুল ইসলাম
১৫ পৌরসভা, নওগাঁ রোড, মোহনপুর, রাজশাহী।
লাইসেন্স নং ০১১৬



FAMILY PICTURE

