

Proposed NU Business Name: **VAI VAI TRADERS**



Project identification and prepared by: MD. Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHEL RANA
Age	:	18-08-1984 (30 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Amsatto P.O: Amsatto , P.S: Dupchachia, Dist: Bogra
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. SAMSUNNAHAR BEGUM
(iii) Father's name	:	LATE. RAFIQUL ISLAM
(iv) GB member's info	:	Branch: Gobindopur Dupchachia, Centre # 51 (Female), Member ID: 3215/2, Group No: 02 Member since: 15-04-1998(06Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(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	:	04 years experience in running business 04 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-689816
Mother's Contact No.	:	01721-105530
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAMSUNNAHAR BEGUM joined Grameen Bank since 18 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI TRADERS
Location	:	Sahar Pukur Bazar,Dupchachia, Bogra
Total Investment in BDT	:	BDT 748,000/-
Financing	:	Self BDT 648,000/-(from existing business) 87% Required Investment BDT 100,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Friz & TV▪ 5% Gain of sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Dupchachia,Bogra▪Agreed grace period is 3 months.

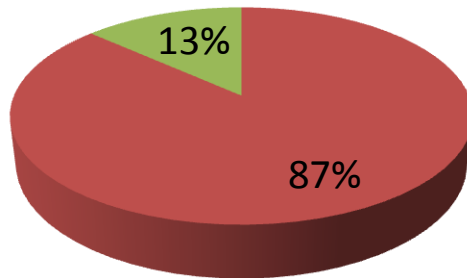
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Friz & TV	400,000	4,800,000
Total Sales (A)	400,000	4,800,000
Less Variable Expense		
Friz & TV	380,000	4,560,000
Total variable Expense (B)	380,000	4,560,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less Variable Expense		
Rent	1000	12,000
Electricity bill	500	6,000
Transportation	1,500	18,000
Salary (self)	5,000	60,000
Entertainment	1,500	18,000
Mobile bill	300	3,600
Total fixed cost (D)	9,800	117,600
Net Profit (E)= [C-D]	10,200	122,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Friz	17	24,000	408000	4	25,000	100000	508000
TV	10	10,000	100000	0	0	0	100000
Computer Set	1	25,000	25000	0	0	0	25000
Security	1	115,000	115000	0	0	0	115000
Total	29	0	648,000	4	0	100,000	748000

Source of Finance



- Entrepreneur's Contribution
648,000
- Investor's Investment 100,000
- Total 748,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Fridge * TV	23000	690000	8280000	8694000	9128700
Total Sales (A)	23000	690000	8280000	8694000	9128700
Less Variable Expense					
Fridge * TV	100	3000	36000	37800	39690
Total variable Expense (B)	100	3000	36000	37800	39690
Contribution Margin (CM) [C=(A-B)]	1,150	34500	414000	434700	456435
Less Variable Expense					
Rent		1000	12000	12,000	12000
Electricity		700	8400	8900	9400
Mobile Bill		500	6000	6,500	7000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Transport		2000	24000	24000	24000
Entertainment		1600	19200	19200	19200
Total fixed cost (D)		14,800	177,600	178,700	179800
Net Profit (E)= [C-D]		19700	236400	256,000	276635
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	122,400	128,520	134,946
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82,400	170,920
	Total Cash Inflow	222,400	210,920	305,866
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	82,400	170,920	265,866

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 04 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







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FAMILY PICTURE

