

**Proposed NU Business Name: M/S VAI VAI TRADERS**



Project identification and prepared by: Md Majnu Hossen,  
Sherpur Unit, Bugra

Project verified by: MD. Mujharul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>SUBAS KUMAR DAS</b>
Age	:	10-05-1985(32 Years)
Education, till to date	:	Class 5
Marital status		Unmarried
Children	:	-
No. of siblings:	:	1 Brothers 1 Sister
Address	:	Vill:Uttar Saha Para P.O: Sherpur, P.S: Sherpur,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	:	<b>NIRALA RANI DAS</b>
(iii) Father's name	:	<b>DULAL CHONDRA DAS</b>
(iv) GB member's info	:	Branch:Kusumbi,Sherpur,Centre # 07 (Female), Member ID: 1279, Group No: 04 Member since: 20-12-2010(7Years)
Further Information:		First loan: BDT –5,000/-
(v) Who pays GB loan installment		Existing Loan: BDT 5,000, Outstanding loan:BDT : NILL
(vi) Mobile lady	:	Father
(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	:	03 years experience in running business. He has Not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-020411
Mother's Contact No.	:	01781-198255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NIRALA RANI DAS** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S VAI VAI TRADERS</b>
Location	:	West shapara, Sherpur.
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/-(from existing business) 47% Required Investment BDT 50,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	14 ft x 14 ft= 196 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Maci,kula, Dala,kura, Kalun,topa,kati,tukre,Etc</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Sherpur, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

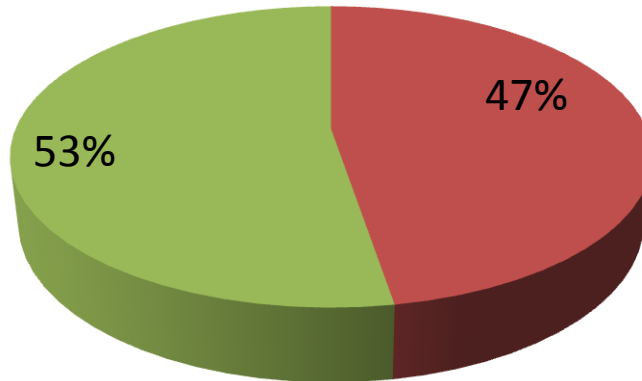
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Maci,kula, Dala,kura, Kalun,topa,kati,tukre,Etc	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Maci,kula, Dala,kura, Kalun,topa,kati,tukre,Etc	3,750	112,500	1,350,000
<b>Total variable Expense (B)</b>	<b>3,750</b>	<b>112,500</b>	<b>1,350,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,250</b>	<b>37,500</b>	<b>450,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		150	1,800
Transportation		1,500	18,000
Salary (self)		4,000	48,000
Entertainment		200	2,400
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,050</b>	<b>72,600</b>
<b>Net Profit (E) [C-D]</b>		<b>31,450</b>	<b>377,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Maci,kula	120	48	5,700	50	1,000	50,000	55700
Dala,kura,	200	75	7,500				7500
Kalun,topa,kati	1350	22	29,750				29750
Bir,tukre	80	26	2050				2050
<b>Total</b>	<b>11</b>		<b>45,000</b>	<b>8</b>		<b>50,000</b>	<b>95,000</b>

## Source of Finance



- Entrepreneur's Contribution 45,000
- Investor's Investment 50,000
- Total 95,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Maci,kula, Dala,kura, Kalun,topa,kati,tukre,Etc.	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Maci,kula, Dala,kura, Kalun,topa,kati,tukre,Etc.	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total variable Expense (B)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		150	1,800	1,800	1,800
Transportation		1500	18,000	18,000	18,000
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>6,150</b>	<b>73,800</b>	<b>73,800</b>	<b>73,800</b>
<b>Net Profit (E) [C-D]</b>		<b>53,850</b>	<b>646,200</b>	<b>682,200</b>	<b>720,000</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	646,200	682,200	720,000
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		626,200	1,288,400
	<b>Total Cash Inflow</b>	<b>696,200</b>	<b>1,308,400</b>	<b>2,008,400</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>626,200</b>	<b>1,288,400</b>	<b>1,988,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family: 02 Others:0  
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











NON A LA SIGNATURE  
BE LA CONSTITUTION !



CHOICE THE 1ST  
DESIGN





NON A LA SIGNATURE  
DE LA CONSTITUTION



CHOISEZ LE 1<sup>ER</sup> TIME  
DESIGN FOR PRINT





NON A LA SIGNATURE  
BE LA CONSTITUTION I



CHOICE THE 1ST TIME  
IN ICE DESIGN FOR FRON





NON A LA SIGNATURE  
DE LA CONSTITUTION !



1975  
PEOPLE'S CHAIRS  
DESIGN FOR PRINT





# FAMILY PICTURE

