

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

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Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>ALAUDDIN</b>
Age	:	12-07-1982 ( 34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Child
No. of siblings:	:	03 Brothers & 01 Sisters
Address	:	Vill: Khotia, P.O: Sholla, P.S: Nawabganj, Dist: Dhaka
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>ASIA BEGUM</b>
(iii) Father's name	:	<b>ABDUL KHALEK</b>
(iv) GB member's info	:	Branch: Sholla Nawabgonj, Centre # 13 (Female), Member ID: 2297, Group No: 04 Member since: 01/05/1990 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan:BDT:18,775
(v) Who pays GB loan installment	:	Mother
(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	:	Six years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0152-847686
Mother's Contact No.	:	01874-839835
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASIA BEGUM** joined Grameen Bank since 27 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>VAI VAI AUTO TRADERS</b>
Location	:	Medical more,Sholla , Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 430,000/-
Financing	:	Self BDT 3,50,000(from existing business) 75% <b>Required Investment BDT 80,000(as equity) 25 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	28 ft x 32 ft= 896 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Auto, , etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

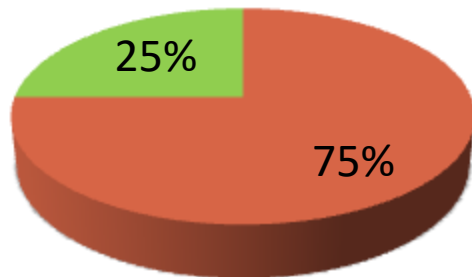
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Servicing Item	2,000	60,000	7,20,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>7,20,000</b>
<b>Less. Variable Expense</b>			
Servicing Item	1,400	42,000	5,04,000
<b>Total variable Expense (B)</b>	<b>1,400</b>	<b>42,000</b>	<b>5,04,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Guard Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>9,900</b>	<b>1,18,800</b>
<b>Net Profit (E) [C-D]</b>		<b>8,100</b>	<b>97,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
CNG	02	1,50,000	3,00,000				3,00,000
Others			50,000			80,000	1,30,000
<b>Total</b>			<b>3,50,000</b>			<b>80,000</b>	<b>4,30,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 3,50,000
- Investor Investment's :- 80,000
- Total :- 4,30,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Wood Item	3,000	90,000	10,80,000	11,34,000	11,90,700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>	<b>11,34,000</b>	<b>11,90,700</b>
<b>Less. Variable Expense</b>					
SS Item	2,100	63,000	7,56,000	7,93,800	8,33,490
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63,000</b>	<b>7,56,000</b>	<b>7,93,800</b>	<b>8,33,490</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>900</b>	<b>27,000</b>	<b>3,24,000</b>	<b>3,40,200</b>	<b>3,57,210</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		400	48,00	5,000	5,500
Transportation		1,000	12,000	12,500	13,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Guard		200	2,400	2,500	2,500
<b>Total Fixed Cost</b>		<b>10,300</b>	<b>1,23,600</b>	<b>1,24,400</b>	<b>1,25,400</b>
<b>Net Profit (E) [C-D]</b>		<b>16,700</b>	<b>2,00,400</b>	<b>2,15,800</b>	<b>2,31,810</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	2,00,400	2,15,800	2,31,810
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,68,400	3,52,200
	<b>Total Cash Inflow</b>	<b>2,80,400</b>	<b>3,84,200</b>	<b>5,84,010</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,68,400</b>	<b>3,52,200</b>	<b>5,52,010</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 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; Medecalmore,sholla,  
Nawabganj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest





















# FAMILY PICTURE