

Proposed NU Business Name: **ONNONNA BAG STORE**



Project identification and prepared by: Md Shahidul Islam,
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	REZWANUR RAHMAN
Age	:	18-05-1995 (22 Years)
Education, till to date	:	BA (honors) (4 th year)
Marital status	:	Single
Children	:	-
No. of siblings:	:	1 Brothers 1 Sister
Address	:	Vill: Miyapur, P.O: Charghat, P.S: Charghat, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REHENA BEGUM
(iii) Father's name	:	HABIBUR RAHMAN
(iv) GB member's info	:	Branch: Charghat , Centre # 52 (Female), Member ID: 4665, Group No: 05 Member since: 10-10- 2007 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 130,000/-, Outstanding loan: 31,100/-
(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	:	05 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.	:	01761-326586
Family's Contact No.	:	017171-254975
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHENA BEGUM joined Grameen Bank since 10 years ago. At first She took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ONNONNA BAG STORE
Location	:	Charghat Bazaar, Rajshahi
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220,000/-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a bag & stationery business. Average 15% gain on sales.▪The business is operating by entrepreneur himself. Existing no employee.▪The shop is rented.▪Collects goods from Bagha.▪Agreed grace period is 3 months.

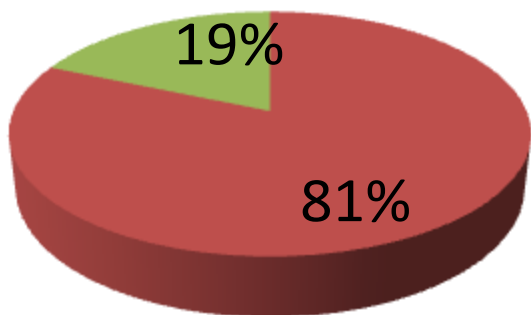
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Bag & Stationery	95,000	1,140,000
Total Sales (A)	95,000	1,140,000
Less. Variable Expense		
Bag & Stationery	80,750	969,000
Total variable Expense (B)	80,750	969,000
Contribution Margin (CM) [C=(A-B)]	14,250	171,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	1,000	12,000
Entertainment	150	1,800
Guard	100	1,200
Rent	1,250	15,000
Total fixed Cost (D)	8,000	96,000
Net Profit (E) [C-D]	6,250	75,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bag	1	150000	150,000	1	50000	50,000	200,000
Stationery item	1	50000	50,000	0	0	0	50,000
Security	1	20000	20,000	0	0	0	20,000
Total	3	220000	220000	1	50000	50000	270000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 50,000
- Total 270,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Bag & Stationery	125,000	1,500,000	1,575,000	1,653,750
Total Sales (A)	125,000	1,500,000	1,575,000	1,653,750
Less. Variable Expense				
Bag & Stationery	106,250	1,275,000	1,338,750	1,405,688
Total variable Expense (B)	106,250	1,275,000	1,338,750	1,405,688
Contribution Margin (CM) [C=(A-B)]	18,750	225,000	236,250	248,063
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	4,500
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	1,300	15,600	17,500	19,500
Entertainment	150	1,800	2,000	2,200
Guard	100	1,200	1,200	1,200
Rent	1,250	15,000	15,000	15,000
Total Fixed Cost	8,400	100,800	103,700	106,900
Net Profit (E) [C-D]	10,350	124,200	132,550	141,163
Investment Payback		20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	124,200	132,550	141,163
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		104,200	216,750
	Total Cash Inflow	174,200	236,750	357,913
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	104,200	216,750	337,913

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Political unrest

Pictures







GEMMERY MOUNTAIN

Adventure 101

Community 101

पाथी

पाथी

Lotto

Lotto

Lotto

Doraemon

FAMILY PICTURE

