

Proposed NU Business Name: **ONE TIME BAG & HOSTO SHILPO**



Project identification and prepared by: Md Mokter,
Adomdighi Unit, Bogra

Project verified by: Samsul Arafin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MIZANUR ROHOMAN
Age	:	17-08-1986(32 Years)
Education, till to date	:	Class: S.S.C
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	02 Brother
Address	:	Vill.Serpur, P.O: Nusratpur,Thana: Dupchaciya , 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. MARINA KHATUN
(iii) Father's name	:	MD. TOBIBOR ROHOMAN
(iv) GB member's info	:	Branch:Gobindopur, Centre # 45(Female), Member ID:7693, Group No: 02 Member since: 01-05-1995 (25Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT: 82,000/-, Outstanding loan: BDT: 62,672/-
(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	:	15 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-517305
Mother's Contact No.	:	01712-712829
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.MARINA KHATUN joined Grameen Bank since 25 years ago. At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ONE TIME BAG & Hosto SHILPO
Location	:	: Serpur, Nusratpur, Dupcaciyea, Bogra
Total Investment in BDT	:	BDT 560,000/-
Financing	:	Self BDT 500,000/-(from existing business) 89% Required Investment BDT 60,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 12 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed in the future.▪Collects goods from Shayol Bazaar,Adomdighi, Bogra▪Agreed grace period is 3 months.

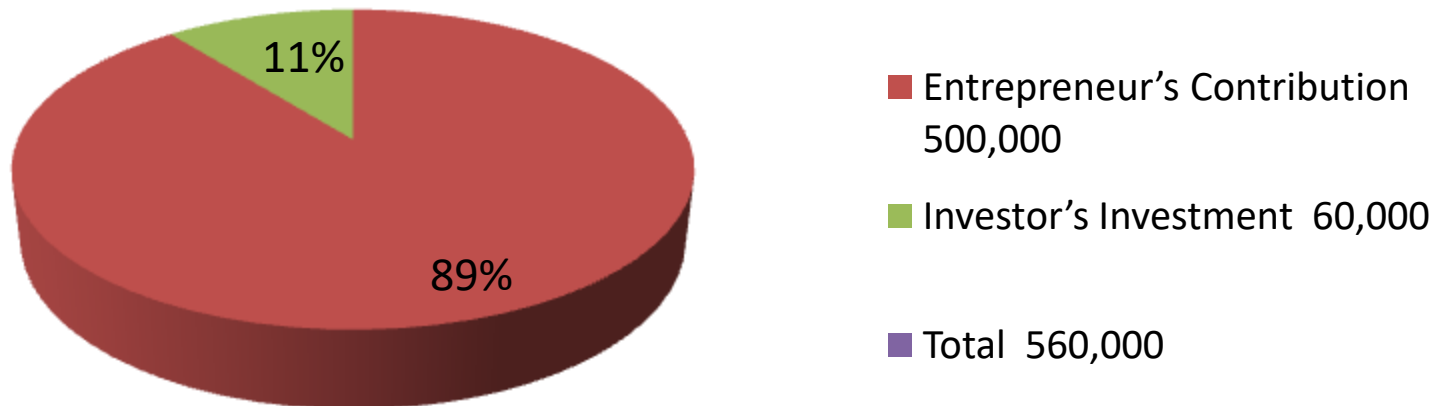
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
	65,000	780,000
Total Sales (A)	65,000	780,000
Less Variable Expense		0
	32,500	390,000
Total variable Expense (B)	32,500	390,000
Contribution Margin (CM) [C=(A-B)]	32,500	390,000
Less Variable Expense		0
Rent	0	0
Electricity bill	300	3,600
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (staf)	20,000	240,000
Entertainment	200	2,400
Guard	0	0
Genareter	0	0
Mobile bill	200	2,400
Total fixed cost (D)	27,700	332,400
Net Profit (E)= [C-D]	4,800	57,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bag	200,000	2	400,000				400,000
Cika	50,000	2	100,000				100,000
Suta				500	100	50,000	50,000
Others							10,000
Total	250,000					50,000	560,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
	70,000	840,000	882,000	926,100
Total Sales (A)	70,000	840,000	882,000	926,100
Less. Variable Expense	0	0	0	0
	35,000	420,000	441,000	463,050
Total variable Expense (B)	35,000	420,000	441,000	463,050
Contribution Margin (CM) [C=(A-B)]	35,000	420,000	441,000	463,050
Less. Fixed Expense				
Rent	0	0	0	0
Transportation	2,000	24,000	25,200	26,460
Electricity bill	300	3,600	3,780	3,969
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	20,000	240,000	252,000	264,600
Genareter	0	0	0	0
Entertainment	200	2,400	2,520	2,646
Guard	0	0	0	0
Mobile Bill	300	3,600	3,780	3,969
Total Fixed Cost	27800	333,600	350,280	367,794
Net Profit (E) [C-D]	7,200	86,400	90,720	95,256
Investment Payback		24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	86,400	90,720	95,256
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		62,400	129,120
	Total Cash Inflow	146,400	153,120	224,376
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24,000
3	Net Cash Surplus	62,400	129120	200376

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Sherpur,Dupcachiyea,
Bogra

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

