

Proposed NU Business Name: SALMAN PUSHPO KUTIR



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Dhonbari Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HUMAYUN KABIR
Age	:	05-10-1988(29 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Hajrabari P.O: Bhaighat P.S: Dhonbari Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. HASNA BEGUM
(iii) Father's name	:	MD NOWAB ALI
(iv) GB member's info	:	Branch: Chalash Modhupur, Centre # 55 (Female), Member ID: 5323, Group No: 07 Member since: 01-02-1985 (31 Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 15,000/-, 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	:	10 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.	:	01926-803841
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HASNA BEGUM joined Grameen Bank since 31 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SALMAN PUSHPO KUTIR
Location	:	Idgah road, Dhonbari, Tangail
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 160,000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The entrepreneur currently run a flower cultivating business. ▪Purchase price of each rose & Tuberose is BDT 5 and selling price is BDT 7.5. ▪Purchase price of each marigold is BDT .30 and selling price is BDT .5. ▪Purchase price of others flower on an average is BDT 10 and selling price is BDT 15. ▪The business is operating by entrepreneur himself. Existing no employee. ▪Collects flower from own garden and others garden. ▪Agreed grace period is 3 months.

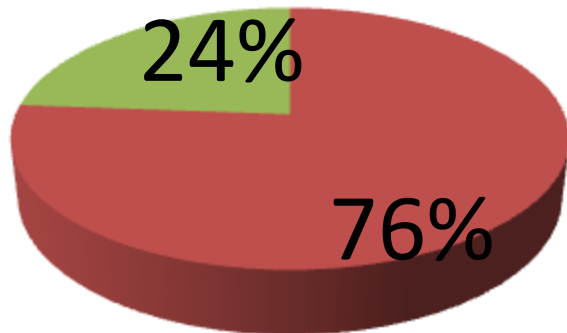
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Sales, Flower	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Cost of sales			
Flower, Fertilizer, Insect killer, labor	1,500	45,000	540,000
Total Cost of sales (B)	1,500	45,000	540,000
Gross Profit [C=(A-B)]	500	15,000	180,000
Less. Operating Cost			
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Rent		1,600	19,200
Entertainment		500	6,000
Guard		60	720
Total Operating Cost (D)		8,760	105,120
Net Profit (E) [C-D]		6,240	74,880

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tuberose	100	5	500	500	5	2,500	3,000
Rose	300	5	1,500	1200	5	6,000	7,500
Marigold	5000	0.3	1,500	5000	0.3	1,500	3,000
Canon Dola, Glorious, Rojoni Stick , Leaf	1680	10	16,800	0	0	0	16,800
Cork sheet	39	250	9,700	0	0	0	9,700
Flower & tree	1	50000	50,000	0	0	0	50,000
Security	1	80000	80,000	0	0	0	80,000
Lease	0	0	0	1	30000	30,000	30,000
Tuberose tree	0	0	0	1	10000	10,000	10,000
Total	7121		160,000	6,702		50,000	210,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Sales, Flower	3,200	96,000	1,152,000	1,209,600	1,270,080
Total Sales (A)	3,200	96,000	1,152,000	1,209,600	1,270,080
Less. Cost of sales					
Flower, Fertilizer, Insect killer, labor	2,450	73,500	882,000	926,100	972,405
Total Cost of sales (B)	2,450	73,500	882,000	926,100	972,405
Gross Profit [C=(A-B)]	750	22,500	270,000	283,500	297,675
Less. Operating Cost					
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Electricity Bill		300	3,600	4,000	4,500
Transportation		1,200	14,400	10,500	11,500
rent		1,600	19,200	19,200	19,200
Entertainment		500	6,000	7,000	7,500
Guard		60	720	800	900
Lease		833	10,000	10,000	10,000
Total Operating Cost (D)		9,893	118,720	117,000	119,600
Net Profit (E) [C-D]		12,607	151,280	166,500	178,075
Investment Payback			20,000	20,000	20,000

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

#	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	151,280	166,500	178,075
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		131,280	277,780
	Total Cash Inflow	201,280	297,780	455,855
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	131,280	277,780	435,855

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 land and shop;
Regular customers;

THREATS

Theft
Fire

Pictures

বিশিষ্টাধির আহমানির আহিয়

সালমান পুষ্প কুটির

প্রোঃ এফ.টি মোঃ হুমায়ুন কবীর

মোবাঃ ০১৯২৬-৮০ ৩৮ ৪১

নিজস্ব বাগানে তাজা ফুল দিয়ে বিভিন্ন জাতীয় ও সামাজিক অনুষ্ঠানের অর্ডার সরবরাহ করা হয়।

বিঃ দ্রঃ ককসিটে লেখা, আলপনা করা হয়।

বাসস্ট্যান্ড এর পূর্বপাশে ঈদগাহ রোড, ধনবাড়ী, টাঙ্গাইল।



সালমান ফ্লাওয়ার গার্ডেন এন্ড প্লান্ট



সালমান ফ্লাওয়ার গার্ডেন

কুটি







সালমান ফ্লাওয়ার গার্ডেন এন্ড পুন্ড



সাদমান ফ্লাওয়ার গার্ডেন এন্ড পুষ্টি





















FAMILY PICTURE

