

**Proposed NU Business Name: SUMON ANAROS O KOLA CHASHI**



Project identification and prepared by: Md. Shahadat Hossain  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD SUMON</b>
Age	:	03-02-1989 (22 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 03 Sisters
Address	:	Vill: Mollabari P.O: Ambaria P.S: Modhupur 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	:	<b>MOST SUFIYA BEGUM</b>
(iii) Father's name	:	<b>MD ANOWAR HOSSAIN</b>
(iv) GB member's info	:	Branch: Mirjabari Modhupur , Centre # 21 (Male), Member ID: 2236, Group No: 02 Member since: 2002 (15Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 11,280/-
(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	:	07 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-260790
Family's Contact No.	:	01713-542395
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST SUFIYA BEGUM** Joined Grameen Bank Since 07 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in business.

## Proposed Nobin Udyokta Business Info

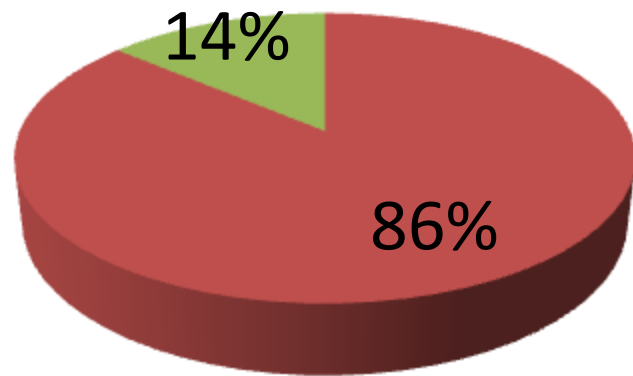
Business Name	:	<b>SUMON ANAROS O KOLA CHASHI</b>
Location	:	Mollabari, donbari,Tangail.
Total Investment in BDT	:	BDT 580,000
Financing	:	Self BDT 500,000(from existing business) 86% Required Investment BDT 80,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	7 Bigha
Implementation	:	<ul style="list-style-type: none"><li>▪Pineapple and banana cultivator.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The land is under leasing.</li><li>▪Collects goods from local area.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

<b>Particular</b>	<b>Monthly</b>	<b>Yearly</b>
Pineapple, Banana	90,000	1,080,000
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Cost of sales</b>		
Production cost	67,500	810,000
<b>Total Cost of sales (B)</b>	<b>67,500</b>	<b>810,000</b>
<b>Gross Profit [C=(A-B)]</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Operating Cost</b>		
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	7,000	84,000
Entertainment	500	6,000
<b>Total Operating Cost (D)</b>	<b>12,700</b>	<b>152,400</b>
<b>Net Profit (E) [C-D]</b>	<b>9,800</b>	<b>117,600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pineapple tree	46667	6	280,000	0	0	0	280,000
Banana tree	1000	120	120,000	0	0	0	120,000
Security	1	100000	100,000	0	0	0	100,000
Pineapple tree rearing	0	0	0	1	80000	80,000	80,000
<b>Total</b>	<b>47668</b>	<b>100126</b>	<b>500000</b>	<b>1</b>	<b>80,000</b>	<b>80,000</b>	<b>580,000</b>

## Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 80,000
- Total 580,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
(sales)				
Pineapple, Banana	115,000	1,380,000	1,449,000	1,521,450
<b>Total Sales (A)</b>	<b>115,000</b>	<b>1,380,000</b>	<b>1,449,000</b>	<b>1,521,450</b>
<b>Less. Cost of sales</b>				
Production cost	86,250	1,035,000	1,086,750	1,141,088
<b>Total Cost of sales (B)</b>	<b>86,250</b>	<b>1,035,000</b>	<b>1,086,750</b>	<b>1,141,088</b>
<b>Gross Profit [C=(A-B)]</b>	<b>28,750</b>	<b>345,000</b>	<b>362,250</b>	<b>380,363</b>
<b>Less. Operating Cost</b>				
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	7,500	90,000	92,000	94,000
Entertainment	500	6,000	7,000	7,500
<b>Total Operating Cost (D)</b>	<b>13,300</b>	<b>159,600</b>	<b>163,000</b>	<b>166,000</b>
<b>Net Profit (E) [C-D]</b>	<b>15,450</b>	<b>185,400</b>	<b>199,250</b>	<b>214,363</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)

#	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	185,400	199,250	214,363
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		153,400	320,650
	<b>Total Cash Inflow</b>	<b>265,400</b>	<b>352,650</b>	<b>535,013</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>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>153,400</b>	<b>320,650</b>	<b>503,013</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



































# FAMILY PICTURE

