

**Proposed NU Business Name: ANARAS CHASH PROKOLPO**



Project identification and prepared by: Md. Sujon hossain,  
Modhupur Unit, Tangail.

Project verified by: MD. Abu Bakkar Siddique



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>MD. SIDDIK HOSSAIN</b>
Age	:	01-01-1983(34 Years)
Education, till to date	:	Class -Five
Marital status	:	Married
Children	:	01 Son and 01 Sister
No. of siblings:	:	04 Brothers
Address	:	Vill:Baniabari, P.O : Kuraliya, 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. TARA BANU</b>
(iii) Father's name	:	<b>MD. ALLAUDDIN</b>
(iv) GB member's info	:	Branch:Sanadanpur, Centre # 11 (Female), Member ID: 1830, Group No: 05 Member since: 10-04-2012 (06Years) First loan: 5,000 taka. Existing loan: 35,000 taka Outstanding loan: 13500 taka
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-089557
Mother's Contact No.	:	None
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. TARA BANU** joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural cultivation.

## Proposed Nobin Udyokta Business Info

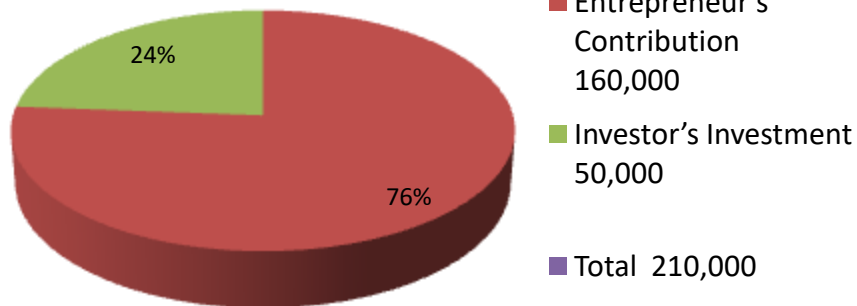
Business Name	:	<b>ANARAS CHASH PROKOLPO</b>
Location	:	Baniabari, kuraliyabazae,Modhupur,Tangail.
Total Investment in BDT	:	BDT :210,000/-
Financing	:	Self BDT 160,000(from existing business) 76% Required Investment BDT 50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of land	:	03 Satansa
Security of the land	:	NO
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goodslike;kala cas,anaras cas, ada cas etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
anaras cas,ada cas, kala cas, others	1500	45000	540000
	0	0	0
<b>Total Sales(A)</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
anaras cas,ada cas, kala cas, others	900	27000	324000
<b>Total Variable Expense</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>73200</b>
<b>Net Profit (E)= [C-D]</b>		<b>11900</b>	<b>142800</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
anaras cas	3,500	2	7,000	0	0		7,000
ada cas			3,000	0	0		3,000
chara purchase				500	2	10,000	10,000
kitanasak purchase	0	0			0	10,000	10,000
sar purchase	0	0			0	5,000	5,000
land lease	0	0				25,000	25,000
security	0	0	150,000	0	0	0	150,000
	0	0		0	0	0	0
	0	0	0	0	0	0	0
							0
<b>Total</b>	<b>3500</b>	<b>2</b>	<b>160,000</b>	<b>500</b>	<b>2</b>	<b>50,000</b>	<b>210,000</b>

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
anaras cas,ada cas, kala cas, others	2000	60000	720000	756000	793800
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Less Variable Expense (B)</b>					
anaras cas,ada cas, kala cas, others	1200	36000	432000	453600	476280
<b>Total Variable Expense</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>6100</b>	<b>73200</b>	<b>73900</b>	<b>74615</b>
<b>Net Profit (E)= [C-D]</b>		<b>17900</b>	<b>214800</b>	<b>225540</b>	<b>236817</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	214,800	225540	236817
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		194800	400340
	<b>Total Cash Inflow</b>	<b>264,800</b>	<b>420,340</b>	<b>637,157</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>194,800</b>	<b>400,340</b>	<b>617,157</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; Banibari, kuraliya  
bazar,modhupor,tangail.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

