

Proposed NU Business Name: **M/S KHAN SAW MILL**



Project identification and prepared by: Md nazim Uddin Miah,
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ALI HOSSAIN
Age	:	02-01-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brother & 3 Sister
Address	:	Vill: Bir Borotia, P.O: Bekra, P.S: Nagorpur, 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	:	SABIA BEGUM
(iii) Father's name	:	MD ALI UDDIN
(iv) GB member's info	:	Branch: Nagorpur, Centre # 10 (Female), Member ID: 2312, Group No: 06 Member since: 07-08- 1995 (22 Years) First loan: BDT 4,000/-
Further Information:		Existing Loan: BDT 330,000/-, Outstanding loan: 40,200/-
(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 training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-522892
Family's Contact No.	:	01739-390076
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SABIA BEGUM joined Grameen Bank since 21 years ago. At first She took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S KHAN SAW MILL
Location	:	Duajani, Nagopur, Tangail
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 500,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 10,000/-
Size of shop	:	180 ft x 120 ft = 23400 square ft
Implementation	:	<ul style="list-style-type: none">▪ Manufacturer of wooden furniture.▪ Average 35% gain on sales.▪ The business is operating by entrepreneur himself. Existing 4 employee.▪ The shop is rented.▪ Collects goods from Rangpur, Ponchogor.▪ Agreed grace period is 3 months.

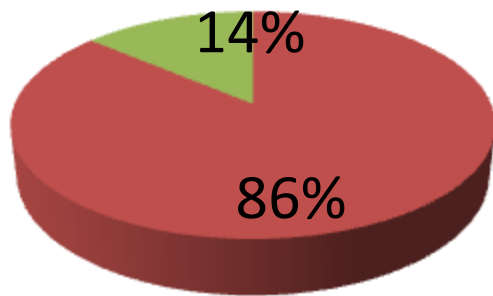
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Furniture	370,000	4,440,000
Total Sales (A)	370,000	4,440,000
Less. Variable Expense		
Wood	240,500	2,886,000
Total variable Expense (B)	240,500	2,886,000
Contribution Margin (CM) [C=(A-B)]	129,500	1,554,000
Less. Fixed Expense		
Electricity Bill	10,000	120,000
Mobile Bill	500	6,000
Salary (self)	10,000	120,000
Transportation	50,000	600,000
Entertainment	500	6,000
Guard	100	1,200
Salary (staff) (1)	28,000	336,000
Rent	10,000	120,000
Generator Bill	2,000	24,000
Total fixed Cost (D)	111,100	1,333,200
Net Profit (E) [C-D]	18,400	220,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Wear Drobe	1	20000	20,000	0	0	0	20,000
Dining Table	1	30000	30,000	0	0	0	30,000
Sofa Set	2	70000	140,000	0	0	0	140,000
Cot	1	20000	20,000	0	0	0	20,000
Wood	145	2000	290,000	40	2000	80,000	370,000
Total	150		500,000	40		80,000	580,000

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
Revenue (sales)				
Furniture	420,000	5,040,000	5,292,000	5,556,600
Total Sales (A)	420,000	5,040,000	5,292,000	5,556,600
Less. Variable Expense				
Wood	273,000	3,276,000	3,439,800	3,611,790
Total variable Expense (B)	273,000	3,276,000	3,439,800	3,611,790
Contribution Margin (CM) [C=(A-B)]	147,000	1,764,000	1,852,200	1,944,810
Less. Fixed Expense				
Electricity Bill	10,000	120,000	130,000	140,000
Mobile Bill	600	7,200	8,000	8,500
Salary (self)	10,000	120,000	120,000	120,000
Transportation	60,000	720,000	730,000	740,000
Entertainment	500	6,000	7,000	8,000
Guard	100	1,200	1,200	1,200
Salary (staff) (1)	28,000	336,000	336,000	336,000
Rent	10,000	120,000	120,000	120,000
Generator Bill	2,000	24,000	24,000	24,000
Total Fixed Cost	121,200	1,454,400	1,476,200	1,497,700
Net Profit (E) [C-D]	25,800	309,600	376,000	447,110
Investment Payback		32,000	32,000	32,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	309,600	376,000	447,110
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		277,600	621,600
	Total Cash Inflow	389,600	653,600	1,068,710
2	Cash Outflow			
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
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	277,600	621,600	1,036,710

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 15 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











FAMILY PICTURE

