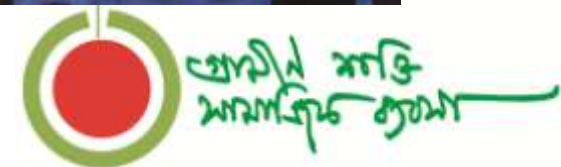


Proposed NU Business Name: **HAZI TIMBER & SAW MILL**



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

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUS SALAM
Age	:	30-06-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	6 Brothers & 1 Sister
Address	:	Vill: Kedarpur, P.O: Pongbai Jora, 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	:	TARA VANU
(iii) Father's name	:	LATE. SONAI BEPARY
(iv) GB member's info	:	Branch: Mamudnogor, Centre # 29 (Female), Member ID: 4316, Group No: 02 Member since: 24-12-2003 to 2014 (11 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: BDT /-
(v) Who pays GB loan installment	:	N/A
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-355854
Mother's Contact No.	:	01726-944248
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TARA VANU joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAZI TIMBER & SAW MILL
Location	:	Pongbaijora Bazaar, Nagorpur, Tangail
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 220,000/-(from existing business) 73% Required Investment BDT 80,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 7 ft= 98 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a Saw mill.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 4 employees.▪Collects goods from Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

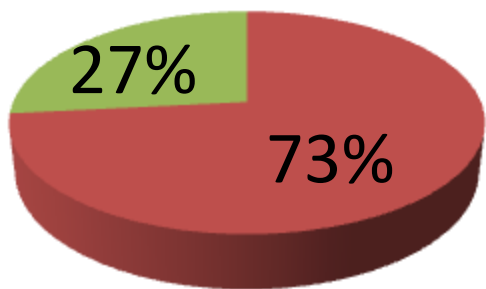
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Wood	170,000	2,040,000
Total Sales (A)	170,000	2,040,000
Less. Variable Expense		
Wood	127,500	1,530,000
Total variable Expense (B)	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	42,500	510,000
Less. Fixed Expense		
Electricity Bill	1,200	14,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	10,000	120,000
Entertainment	500	6,000
Rent	2,000	24,000
Salary (staff)	14,000	168,000
Total fixed Cost (D)	33,000	396,000
Net Profit (E) [C-D]	9,500	114,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Wood	250	400	100,000	1	80000	80,000	180,000
Security	1	120000	120,000	0	0	0	120,000
Total	251	120400	220,000	1	80,000	80,000	300,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 80,000
- Total 300,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year
Revenue (sales)			
Wood	210,000	2,520,000	2,646,000
Total Sales (A)	210,000	2,520,000	2,646,000
Less. Variable Expense			
Wood	157,500	1,890,000	1,984,500
Total variable Expense (B)	157,500	1,890,000	1,984,500
Contribution Margin (CM) [C=(A-B)]	52,500	630,000	661,500
Less. Fixed Expense			
Electricity Bill	1,200	14,400	16,500
Mobile Bill	400	4,800	5,500
Salary (self)	5,000	60,000	60,000
Transportation	13,000	156,000	160,000
Entertainment	500	6,000	6,000
Rent	2,000	24,000	24,000
Salary (staff)	14,000	168,000	168,000
Total Fixed Cost	36,100	433,200	440,000
Net Profit (E) [C-D]	16,400	196,800	221,500
Investment Payback		48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	196,800	221,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		148,800
	Total Cash Inflow	276,800	370300
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)	48,000	48000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	148,800	322300

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:04
Experience & Skill : 05 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

