

KHAZA ENTERPRISE



Project Identification and prepared by: Md. Motiar Rahman (Dhigor Unit, Tangail)

Project Verified by: Md. Rafiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AZAD HOSEN
Age	:	16-06-1981 (33 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	3 Brothers & 2 Sisters
Present Address		Vill: Chandoshi P.O: Ghatail P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MST. AZIDA BEGUM
(iii) Father's name	:	MD.ABDUL KHALEK
(iv) GB member's info	:	Branch: Ghatail, Centre # 26 (male), Member ID: 3525, Group No: 03 Member since: 01-01-1979 (35 Years) First loan: 2,000 taka.
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 35,203
(v) Who pays GB loan installment	:	Father No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Grocery shop).
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-932360
Fathers Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Md. Abdul Khalek is a member of Grameen Bank since 35 years. At first he took 2,000 taka loan from Grameen Bank. Md. Abdul Khalek gradually took loan from GB. Utilize loan in his grocery shop business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHAZA ENTERPRISE
Location	:	Joynabari Near Ghatail bus stand, Tangail.
Total Investment in BDT	:	7,00,000 taka
Financing	:	Self BDT 4,00,000 (from existing business) 57% Required Investment BDT 3,00,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	10,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing saw mill and Different wood like; Mahogany, Akash Moni, Koroi, Kathal wood, Black Berry Wood, Mango Wood etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing Three employees.▪After getting equity fund one employee will be appointed▪Collects Wood from Markai, ShagorDighi, Asharia Chala& Kalihati.▪The Mill is situated at own place.▪Agreed grace period is 4 months.

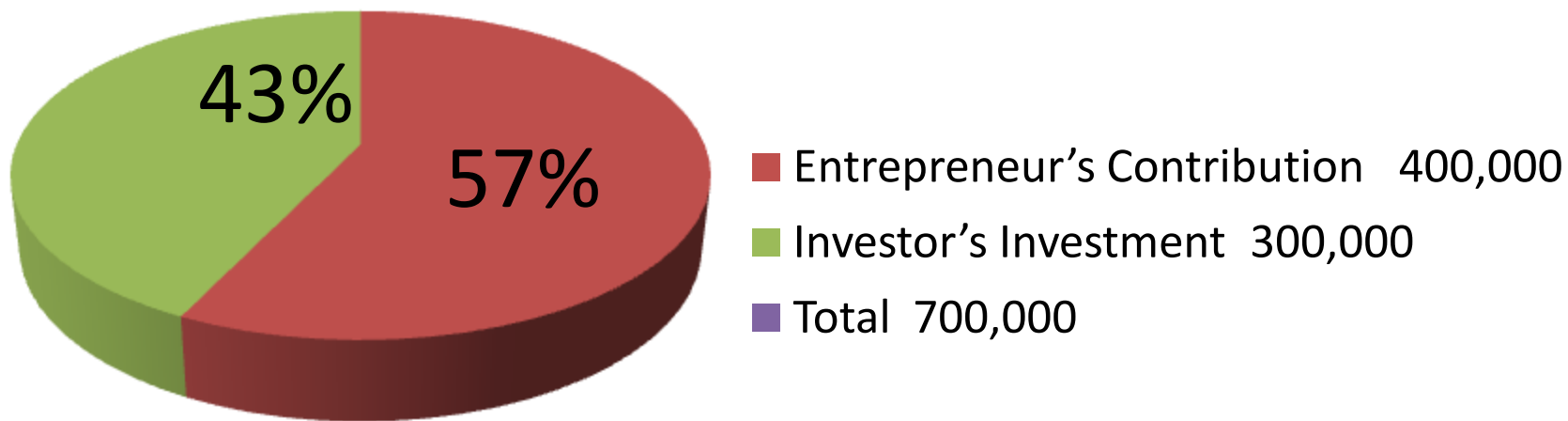
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Slice wood (Mahogany, Akash Moni, Koroi, Kathal wood, Black Berry Wood, Mango Wood)	250,000	3,000,000
Total Sales (A)	250,000	3,000,000
Less. Variable Expense		
Mahogany, Akash Moni, Koroi, Kathal wood, Black Berry Wood, Mango Wood	187,500	2,250,000
Total variable Expense (B)	187,500	2,250,000
Contribution Margin (CM) [C=(A-B)]	62,500	750,000
Less. Fixed Expense		
Electricity bill	4,000	48,000
Transportation	15,000	180,000
Mobile Bill	500	6,000
Salary (self)	8,000	96,000
Salary (staff)	21,000	252,000
Entertainment	400	4,800
Total fixed Cost (D)	48,900	586,800
Net Profit (E) [C-D]	13,600	163,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mahogoni, Aksh Moni, Koroi, Khatal wood, Black Berry Wood, Mango Wood, New Collector Wood etc	3,00,000	3,00,000	6,00,000
Machine & Motors	1,00,000	-	1,00,000
Total	4,00,000	3,00,000	7,00,000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Slice wood (Mahogany, Akash Moni, Koroi, Kathal wood, Black Berry Wood, Mango Wood)	380,000	4,560,000	4,788,000	5,027,400
Total Sales (A)	380,000	4,560,000	4,788,000	5,027,400
Less. Variable Expense				
Mahogany, Akash Moni, Koroi, Kathal wood, Black Berry Wood, Mango Wood	285,000	3,420,000	3,591,000	3,770,550
Total variable Expense (B)	285,000	3,420,000	3,591,000	3,770,550
Contribution Margin (CM) [C=(A-B)]	95,000	1,140,000	1,197,000	1,256,850
Less. Fixed Expense				
Electricity bill	4,000	48,000	55,000	60,000
Transportation	25,000	300,000	310,000	320,000
Mobile bill & SMS Monitoring	750	9,000	9,500	10,000
Salary (self)	10,000	120,000	120,000	120,000
Salary (staff)	28,000	336,000	336,000	336,000
Entertainment	500	6,000	7,000	8,000
Non Cash Item				
Depreciation	1,667	20,000	20,000	20,000
Total Fixed Cost	68,250	839,000	857,500	874,000
Net Profit (E) [C-D]	26,750	301,000	339,500	382,850
Investment Payback		120,000	120,000	120,000

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	300,000		
1.2	Net Profit	301,000	339,500	382,850
1.3	Depreciation (Non cash item)	20,000	20,000	20,000
1.4	Opening Balance of Cash Surplus		201,000	440,500
	Total Cash Inflow	621,000	560,500	843,350
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	201,000	440,500	723,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of saw mil;
Regular customers;

THREATS

Theft
Political unrest
Local competitors;

Pictures

























FAMILY PICTURE

