

Proposed NU Business Name: RUBEL SA MILL



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Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBEL KHAN
Age	:	04-08-1989 (26 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brother & 2 Sisters
Address	:	Vill: Tatosree, P.O: Lauhati, P.S: Delduar, 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	:	MOST. DELU
(iii) Father's name	:	ESAK KHAN
(iv) GB member's info	:	Branch: Lauhati, Delduar, Centre # 04 (Male), Member ID: 1044, Group No: 02 Member since: 13-11-1985 (30Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(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	:	10 years experience in running business. He has 1 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01782-849176
Mother's Contact No.	:	01772-604800
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. DELU joined Grameen Bank since 30 years ago. At first she took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL SA MILL
Location	:	Tartia Bazar, Delduar Tangail.
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 1,80,000(from existing business) 64% Required Investment BDT 1,00,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	27 ft x 12 ft= 324 square ft
Security of the shop	:	BDT 2,50,000/-
Implementation	:	<ul style="list-style-type: none">▪Running a sa mill with an experience of 10 years.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing four employee.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 4 months.

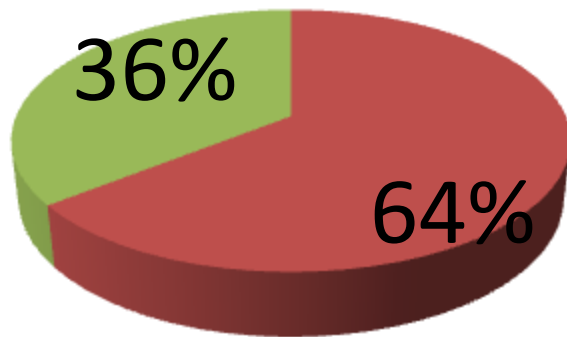
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Slice & Fuel wood	55,000	660,000
wood	100,000	1,200,000
Total Sales (A)	155,000	1,860,000
Less. Variable Expense		
wood	90,000	1,080,000
Total variable Expense (B)	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	65,000	780,000
Less. Fixed Expense		
Rent	4,000	48,000
Oil	10,000	120,000
Electricity Bill	850	10,200
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	15,000	180,000
Entertainment	500	6,000
Salary (staff)	20,000	240,000
Guard	1,500	18,000
Total fixed Cost (D)	57,250	687,000
Net Profit (E) [C-D]	7,750	93,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ucliptus (100 x 550)	55,000	-	55,000
Shimul Wood (100 x 200)	20,000	-	20,000
Mehgoni wood (50 x 700)	35,000	-	35,000
Kadam Wood (100 x 200)	20,000	-	20,000
Machine	50,000		50,000
Log	-	100,000	100,000
Total	180,000	100,000	280,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 100,000
- Total 280,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Slice & Fuel wood	62,000	744,000	781,200
wood	165,000	1,980,000	2,079,000
Total Sales (A)	227,000	2,724,000	2,860,200
Less. Variable Expense			
wood	148,500	1,782,000	1,871,100
Total variable Expense (B)	148,500	1,782,000	1,871,100
Contribution Margin (CM) [C=(A-B)]	78,500	942,000	989,100
Less. Fixed Expense			
Rent	4,000	48,000	48,000
Oil	11,000	132,000	135,000
Electricity Bill	850	10,200	11,000
Mobile Bill	500	6,000	7,000
Salary (self)	5,000	60,000	60,000
Transportation	20,000	240,000	245,000
Entertainment	500	6,000	6,500
Salary (staff)	20,000	240,000	240,000
Guard	1,500	18,000	19,000
Non Cash Item			
Depreciation	833	10,000	10,000
Total Fixed Cost	64,183	770,200	781,500
Net Profit (E) [C-D]	14,317	171,800	207,600
Investment Payback		60,000	60,000

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	100,000	
1.2	Net Profit	171,800	207,600
1.3	Depreciation (Non cash item)	10,000	10,000
1.4	Opening Balance of Cash Surplus		121,800
	Total Cash Inflow	281,800	339,400
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	121,800	279,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

