

Proposed NU Business Name: **Rubel Saw mill**

## ২য় দফার আবেদন

Project identification and prepared by: Aminul Islam,  
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwari



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

Name	:	<b>MD RUBEL KHAN</b>
Age	:	04-08-1989 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Daughter, 1 Son
No. of siblings:	:	4 Brothers
Address	:	Vill: Tatosri, P.O:lauhati, P.S: delduar, 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	:	<b>MST JOSHNA BANU</b>
(iii) Father's name	:	<b>MD ISHAHAK ALI</b>
(iv) GB member's info	:	Branch: Khildha, Kalihati, Centre # 04(Male), Member ID: 4002, Group No: 05 Member since: 25-03-2000 (17Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 0 , Outstanding loan: BDT 0
(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 three years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748470754
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MD. SIKANDAR ALI joined Grameen Bank since 32 years ago. At first she took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business & home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RUBEL SAW MILL</b>
Location	:	Lauhati bazar , delduar , Tangail
Total Investment in BDT	:	BDT 440,000/-
Financing	:	Self BDT 280000/-(from existing business) 74% Required Investment BDT 1,60,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	100 ft x 5 ft= 500 square ft
Security of the shop	:	25,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Golai Wood, Akash Moni Wood, Kathal Wood, etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Shokhipur, Vohapur, Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

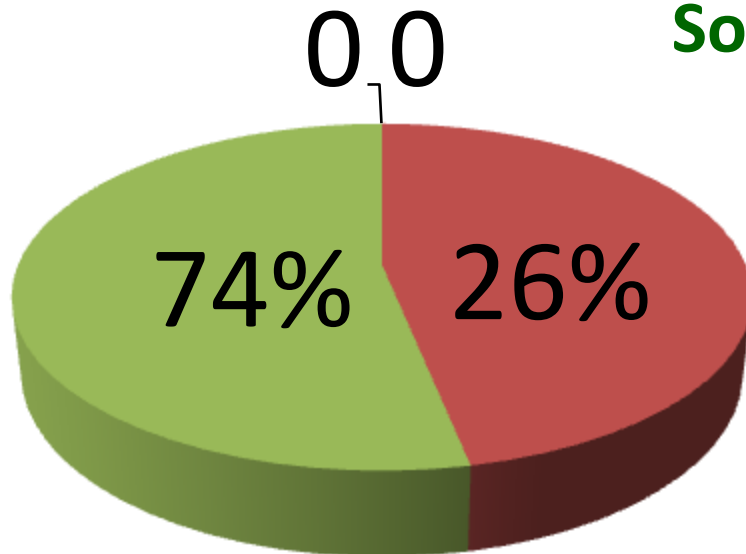
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Golai Wood, Akashmoni, Kathal Wood etc.	8,500	255,000	3,060,000
	8,500	255,000	3,060,000
<b>Less. Variable Expense</b>			
Golai Wood, Akashmoni, Kathal Wood etc.	5,100	178,500	2,142,000
<b>Total variable Expense (B)</b>	<b>5,100</b>	178,500	2,142,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,400	76,500	918,000
<b>Less. Fixed Expense</b>			
Rent		6,000	72,000
Electricity Bill		10,000	120,000
Transportation		-	-
Salary (self)		5,000	60,000
Salary (stuff)		43,000	516,000
Entertainment		300	3,600
Guard		1,500	18,000
Generator Bill		-	-
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>66,100</b>	<b>793,200</b>
<b>Net Profit (E) [C-D]</b>		<b>10,400</b>	<b>124,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
wood			280,000			160,000	440,000
Table			-			-	-
scurity						-	-
			<b>280,000</b>			<b>160,000</b>	<b>440,000</b>

## Source of Finance



Entrepreneur Contribution	280,000
Investors Investment	160,000
Total Investment	440,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Golai Wood, Akashmoni, Kathal Wood etc.	9,500	285,000	3,420,000	3,591,000	3,770,550
<b>Total Sales (A)</b>	9,500	285,000	3,420,000	3,591,000	3,770,550
<b>Less. Variable Expense</b>					
Golai Wood, Akashmoni, Kathal Wood etc.	5,700	199,500	2,394,000	2,513,700	2,639,385
<b>Total variable Expense (B)</b>	<b>5,700</b>	199,500	2,394,000	2,513,700	2,639,385
<b>Contribution Margin (CM) [C=(A-B)]</b>	3,800	85,500	1,026,000	1,077,300	1,131,165
<b>Less. Fixed Expense</b>					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		10,000	120,000	120,000	120,000
Transportation		-	-	-	-
Salary (self)		5,000	60,000	60,000	60,000
Salary (stuff)		43,000	516,000	516,000	516,000
Entertainment		300	3,600	3,600	3,600
Guard		1,500	18,000	18,000	18,000
Generator Bill		-	-	-	-
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>66,100</b>	<b>793,200</b>	<b>793,200</b>	<b>793,200</b>
<b>Net Profit (E) [C-D]</b>		<b>19,400</b>	<b>232,800</b>	<b>244,440</b>	<b>232,800</b>
<b>Payback</b>			<b>64,000</b>	<b>64,000</b>	<b>64,000</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	Investment Infusion by Investor	160,000		
1	Net Profit	232,800	244,440	232,800
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		168,800	349,240
	<b>Total Cash Inflow</b>	<b>392,800</b>	<b>413,240</b>	<b>582,040</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	160,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	64,000	64,000	64,000
	<b>Total Cash Outflow</b>	<b>224,000</b>	<b>64,000</b>	<b>64,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>168,800</b>	<b>349,240</b>	<b>518,040</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



স্বাস্থ্য সশক্তি  
সামগ্রিক উন্নয়ন

# গ্রামীণ শক্তি

প্রস্তাবিত নবীন উ

প্রকল্পের নাম: কৃষক বেস "স্ব" প্রকল্প

ইউনিটের নাম: জামুকা ইউনিট - টাংগাই প্রকল্প

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: কৃষক জন

বয়স:

জন্ম তারিখ: ০৪/০৪/১৯৮৯

শিক্ষাগত যোগ্যতা: ৮ম

বৈবাহিক অবস্থা: বিবাহিত

ছোলে-মোহর



নবীন উদ্যোক্তা  
নবীন উদ্যোক্তা শিল্প কারখানা বঙ্গদেশ











