

Proposed NU Business Name: **DULAL SAW MILL**



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Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Robiul
Age	:	25-12-1996(21 Years)
Education, till to date	:	H.S.C
Marital status	:	unmarried
Children	:	
No. of siblings:	:	2 Brothers
Address	:	Vill: Luxiprosad, P.O:Palamgonj, P.S: Dohar , Dist: Dakha
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rehena
(iii) Father's name	:	Md. Sahajamal
(iv) GB member's info	:	Branch: Kusumhati, Centre # 10(Female), Member ID:2473/1, Group No: 03 Member since: 01-01-1997- 2003(06Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 10,000- Outstanding loan: BDT Paid
(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.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01876-364281
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHANA joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

Proposed Nobin Udyokta Business Info

Business Name	:	DULAL SAW MILL
Location	:	Kacharighat, Dohar,Dhaka
Total Investment in BDT	:	BDT:370000
Financing	:	Self BDT 320000(from existing business) 86% Required Investment BDT 50,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	100ft x 40ft= 4000square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Wood.▪Average20 % gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from ,Dhaka.▪Agreed grace period is 3 months.

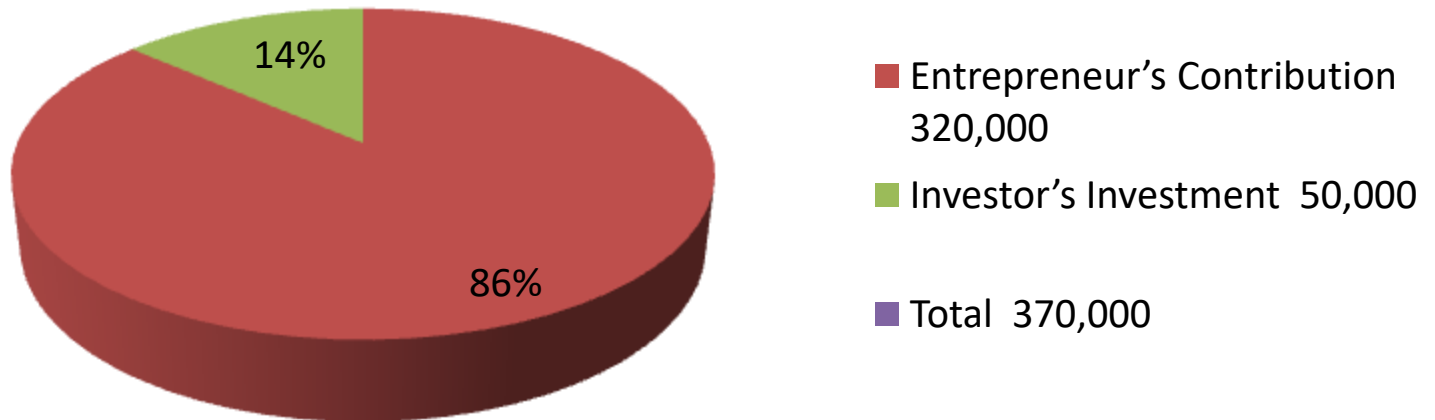
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Wood	6000	180000	2160000
Total Sales (A)	6000	180000	2160000
Less. Variable Expense			
Rice,suger,oil,cosmaties,etc	4800	144000	1728000
Total variable Expense (B)	4800	144000	1728000
Contribution Margin (CM) [C=(A-B)	1200	36000	432000
Less. Fixed Expense			
Rent			
Mobile Bill		200	2400
Trasportation			
Electricity Bill		1200	14400
Salary (self)		5000	60000
Salary(staff)		20000	240000
Entertainment		300	3600
Security Guard		200	2400
Total fixed Cost (D)		26900	322800
Net Profit (E) [C-D)		9100	109200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Wood			320000			50000	370000
Total			320000			50000	370000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Wood	6500	195000	2340000	2457000
		0	0	0
Total Sales (A)	6500	195000	2340000	2457000
Less. Variable Expense		0	0	0
Wood	5200	156000	1872000	1965600
		0	0	0
Total variable Expense (B)	5200	156000	1872000	1965600
Contribution Margin (CM) [C=(A-B)]	1300	39000	468000	491400
Less. Fixed Expense				
Rent				
Mobile Bill		200	2400	2400
Electricity Bill		1200	14400	15000
Salary (self)		5000	60000	60000
Salary(staff)		20000	240000	240000
Entertainment		300	3600	3800
Security Guard		200	2400	2500
Total fixed Cost (D)		26900	322800	323700
Net Profit (E) [C-D]		12100	145200	167700
Investment Payback			30000	30000

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	50,000	
1.2	Net Profit	145200	167700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		115200
	Total Cash Inflow	195200	282900
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80000	30000
3	Net Cash Surplus	115200	252900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 10Years
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

