

Proposed NU Business Name: **SHAMIM SA MILL**



Project identification and prepared by: Md Mozammel Hoq,
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SHAMIM
Age	:	03-08-1980 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Korail, P.O: Korail, P.S: Mirjapur, 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	:	NOYON TARA
(iii) Father's name	:	SAIDUR RAHMAN
(iv) GB member's info	:	Branch: Mohera Mirjapur, Centre # 105(Female), Member ID: 9145, Group No: 02 Member since: 26-11-2006 (09Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 22,409
(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	:	Twelve years experience in running business. He has two years training.
Other Own/Family Sources of Income	:	Father's Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01945-759470
Brother Contact No.	:	01744-148333
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NOYON TARA joined Grameen Bank since 09years 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	:	SHAMIM SA MILL
Location	:	Korail, Tangail.
Total Investment in BDT	:	BDT 5,30,000
Financing	:	Self BDT 3,30,000(from existing business) 62% Required Investment BDT 2,00,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 17 ft= 374 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing wood like; Log, Jack wood, Mango wood, Akasmoni, Eucalyptus etc▪The business is operating by entrepreneur. Existing one artisans.▪After getting equity fund one artisans will be appointed.▪The shop is owned.▪Collects goods from Dinajpur, Bogra, Panchogor.▪Agreed grace period is 4 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
250 CFT x 650	162,500	1,950,000
Fire wood	9,000	108,000
Wood Bran	500	6,000
Others	1,000	12,000
Total Sales (A)	173,000	2,076,000
Less. Variable Expense		
Log	137,500	1,650,000
Total variable Expense (B)	137,500	1,650,000
Contribution Margin (CM) [C=(A-B)]	35,500	426,000
Less. Fixed Expense		
Electricity bill	300	3,600
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Salary (Staff)	12,500	150,000
Entertainment	1,000	12,000
Diesel	7,200	86,400
Total fixed Cost (D)	26,400	316,800
Net Profit (E) [C-D]	9,100	109,200

Present and proposed investment breakdown

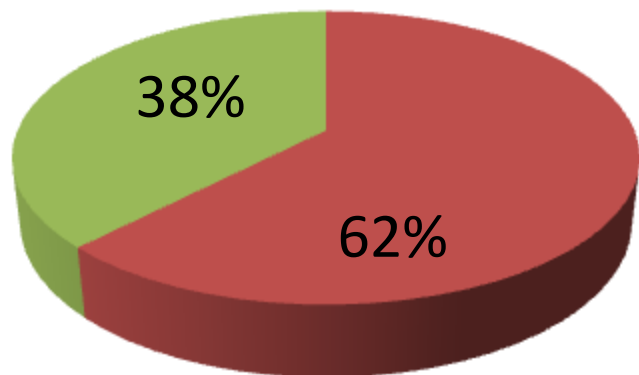
Present stock items

Particulars	Amount
Sa Mill Machine	96,000
Motor & Diesel Machine	20,000
Log (Eucalyptus) (300 x 550)	1,65,000
Jack tree (60 x 550)	33,000
Mango tree (50 x 330)	16,000
Total	3,30,000

Proposed items

Particulars	Amount
Log (Eucalyptus) (227x 550)	1,25,000
Akashmoni (100 x 750)	75,000
Total	2,00,000

Source of Finance



- Entrepreneur's Contribution 330,000
- Investor's Investment 200,000
- Total 530,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
375 CFT x 650	243,750	2,925,000	3,071,250	3,224,813
Fire wood	13,000	156,000	163,800	171,990
Wood Bran	700	8,400	8,820	9,261
Others	1,000	12,000	12,600	13,230
Total Sales (A)	258,450	3,101,400	3,256,470	3,419,294
Less. Variable Expense				
Log	206,250	2,475,000	2,598,750	2,728,688
Total variable Expense (B)	206,250	2,475,000	2,598,750	2,728,688
Contribution Margin (CM) [C=(A-B)]	52,200	626,400	657,720	690,606
Less. Fixed Expense				
Electricity bill	300	3,600	3,600	3,600
Mobile Bill	500	6,000	65,000	7,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (Staff)	17,000	204,000	204,000	204,000
Entertainment	1,000	12,000	13,000	14,000
Diesel	9,360	112,320	120,000	130,000
Non Cashi Item				
Depreciation	1,933	23,200	23,200	23,200
Total Fixed Cost	35,093	421,120	488,800	441,800
Net Profit (E) [C-D]	17,107	205,280	168,920	248,806
Investment Payback		80,000	80,000	80,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	205,280	168,920	248,806
1.3	Depreciation (Non cash item)	23,200	23,200	23,200
1.4	Opening Balance of Cash Surplus		148,480	260,600
	Total Cash Inflow	428,480	340,600	532,606
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	148,480	260,600	452,606

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 12 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





































গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

ইউনিয়ন ফর্ম-১০

২নং জামুকা ইউনিয়ন পরিষদ কার্যালয়


উপজেলা- মির্জাপুর, জেলা- টাঙ্গাইল।

লাইসেন্স

বহিঃ নম্বর : ০৬
 লাইসেন্স নম্বর : ২৩৭/২০১৫
 লাইসেন্সধারীর নাম : প্রো. কল্যাণ সিং
 পিতা/স্বামীর নাম : মোঃ - হারিদুর বহাদুর
 ব্যবসায়ী ঠিকানা : কল্যাণ মির্জাপুর, টাঙ্গাইল।
 স্থায়ী ঠিকানা : গ্রাম - কল্যাণ ডাকঘর - কল্যাণ
 উপজেলা - মির্জাপুর জেলা - টাঙ্গাইল
 পেশার ধরণ : "২" মিনি

তারিখ : ২৪/১১/১৫

০২/০৭/২০১৪ তারিখ হইতে ৩০-৬-২০১৫ তারিখ পর্যন্ত বৈধ।
 ফি প্রদানের পরিমাণ : টাকা ২৫০/- (কথায় দুইশত) (২৫০/-)
 প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা "২" মিনি চালিয়ে যাবার জন্য লাইসেন্স প্রদান করা হলো।


 আলী এজাজ খান চৌধুরী

চেয়ারম্যান
 ২নং জামুকা ইউনিয়ন পরিষদ
 উপজেলা- মির্জাপুর, জেলা- টাঙ্গাইল।

তারিখ : ২৪/১১/১৫

FAMILY PICTURE

