

**Proposed NU Business Name: MA SAW MILL AND FURNITURE**

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Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

Name	:	<b>MD. BORHAN UDDIN</b>
Age	:	20/07/1984 (33 years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son and 2 Daughters
No. of siblings:	:	3 Brothers 2 Sisters
Address	:	Vill: Narayanpur, P.O: Bhawal Narayanpur, P.S: Sreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ROMESA KHATUN</b>
(iii) Father's name	:	<b>MD. NASIR UDDIN</b>
(iv) GB member's info	:	Branch: Kapashia, Centre # 48 (Female), Member ID: 6281/1, Group No: 11 Member since: 09/07/1992 to 2017 (25 Years) First Loan: BDT 10,000 /-, Last Loan: BDT 6,00,000/-, Outstanding Loan: BDT 3,88,800/-
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.)	:	Poultry Business
Business Experiences and Training Info	:	12 years experience in running business. He has 04 years training
Other Own/Family Sources of Income	:	Yes (Poultry Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-723821
Family's Contact No.	:	01741-090771
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROMESA KHATUN** joined Grameen Bank since 25 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA SAW MILL AND FURNITURE</b>
Location	:	Banarhawla, Kapashia, Gazipur
Total Investment in BDT	:	BDT 5,50,000/-
Financing	:	Self BDT 4,80,000/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 20 ft = 800 sq. ft
Security of the shop	:	BDT 1,00,000 /-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Mango Wood, Jackfruit Wood, Mehgani Wood, Akashmani Wood etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing 2 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Sreepur and Kapashia.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

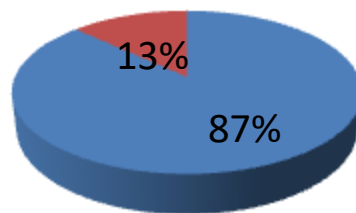
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mango Wood, Jackfruit Wood, Mehgani Wood, Akashmani Wood, Door, Bed, Table etc		2,00,000	24,00,000
<b>Total Sales (A)</b>		<b>2,00,000</b>	<b>24,00,000</b>
<b>Less. Variable Expense</b>			
Mango Wood, Jackfruit Wood, Mehgani Wood, Akashmani Wood, Door, Bed, Table etc		1,50,000	18,00,000
<b>Total variable Expense (B)</b>		<b>1,50,000</b>	<b>18,00,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>50,000</b>	<b>6,00,000</b>
<b>Less. Fixed Expense</b>			
Rent		5,000	60,000
Electricity Bill		1,500	18,000
Transportation		3,000	36,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Salary (staff)		8,000	96,000
<b>Total fixed Cost (D)</b>		<b>22,950</b>	<b>2,75,400</b>
<b>Net Profit (E) [C-D]</b>		<b>27,050</b>	<b>3,24,600</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty	Unit Price	Total	Qty	Unit Price	Total	
Mango Wood	50 sefti	515	25,750	50 sefti	515	25,750	51,500
Jackfruit Wood	20 sefti	3,000	60,000	-	-	-	60,000
Mehgani Wood	100 sefti	1,000	1,00,000	30 sefti	1,000	30,000	1,30,000
Akashmani Wood	100 sefti	1,400	1,40,000	15 sefti	1,400	21,000	1,61,000
Door	10 P	8,000	80,000	-	-	-	80,000
Bed	3 P	20,000	60,000	-	-	-	60,000
Table	1 P	12,000	12,000	-	-	-	12,000
Others	-	-	2,250	-	-	3,250	5,500
<b>Total</b>			<b>4,80,000</b>			<b>70,000</b>	<b>5,50,000</b>

## Source of Finance



■ Entrepreneur's Contribution- 4,80,000

■ Investor's Investment- 70,000

■ Total Investment- 5,50,000

## Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year (+5%)
<b>Revenue (sales)</b>				
Mango Wood, Jackfruit Wood, Mehgani Wood, Akashmani Wood, Door, Bed, Table etc		2,60,000	31,20,000	32,76,000
<b>Total Sales (A)</b>		<b>2,60,000</b>	<b>31,20,000</b>	<b>32,76,000</b>
<b>Less. Variable Expense</b>				
Mango Wood, Jackfruit Wood, Mehgani Wood, Akashmani Wood, Door, Bed, Table etc		1,95,000	23,40,000	24,57,000
<b>Total variable Expense (B)</b>		<b>1,95,000</b>	<b>23,40,000</b>	<b>24,57,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>65,000</b>	<b>7,80,000</b>	<b>8,19,000</b>
<b>Less. Fixed Expense</b>				
Rent		5,000	60,000	60,000
Electricity Bill		1,500	18,000	21,600
Transportation		4,000	48,000	54,000
Mobile Bill		350	4,200	4,400
Entertainment		150	1,800	1,900
Salary (staff)		5,000	60,000	60,000
Salary (self)		8,000	96,000	96,000
<b>Total Fixed Cost</b>		<b>24,000</b>	<b>2,88,000</b>	<b>2,97,900</b>
<b>Net Profit (E) [C-D]</b>		<b>41,000</b>	<b>4,92,000</b>	<b>5,21,100</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



## ***Cash flow projection on business plan (Rec. & Pay)***

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	4,92,000	5,21,100
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		4,50,000
	<b>Total Cash Inflow</b>	<b>5,62,000</b>	<b>9,71,100</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>1,12,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>4,50,000</b>	<b>9,29,100</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



## গ্রামীণ শক্তি সামাজিক ব্যবস্থা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের ত

নং:

শ্রী সঞ্জিৎ একু ফার্মিটার

নাম:

কামারখোলা, সাতীপুরা প্রকল্প প্রস্তাব গ্রহণের তারিখ

সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রী: মোঃ মোহাম্মদ উদ্দিন

বছর জন্ম তারিখ: ২০/০৭/১৯৮৪ জাতীয় পরিচয়পত্র

পিতা:

শ্রী: মোঃ হুমায়ুন কবীর















# FAMILY PICTURE

