

Proposed NU Business Name: M/S MIM DIPA SAWMILL AND FURNITURE

Project identification and prepared by :Md:EAQUB ALI
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:DULAL MAHAMUD
Age	:	01/01/1984(33years)
Education, till to date	:	S S C
Marital status	:	Un marrid
Children	:	02dother01son
No. of siblings:	:	03 brother 01 sister
Address	:	Vill: kola bada P.O: muchak P.S: Kaliakair, 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	:	ADOR JAN
(iii) Father's name	:	MD,SOHRAB HOSSAN
(iv) GB member's info	:	Branch:Muchak, Centre # 30/m (Female), Member ID2596, Group No: 02 Member since: 02-11-2000-2017 (17Years) First loan: BDT 5000/-
Further Information:		Existing Loan: 20,000/-, Outstanding loan
(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	:	10years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712201696
Mother's Contact No.	:	0953524984
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ADOR JAN:joined Grameen Bank since 17 years 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

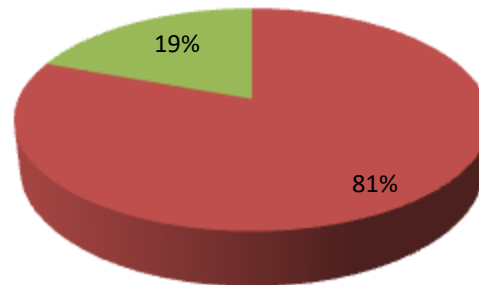
Business Name	:	M/S MIM DIPA SAWMILL AND FURNITURE
Location	:	Kola bada,muchak,kaliakoar Gazipur.
Total Investment in BDT	:	BDT 310000/-
Financing	:	Self BDT 250000/-(from existing business) 81% Required Investment BDT 60000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Am kat,katal,kat,akas moni kat,gorjon kat,etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Am kat,katal kat,akas moni kat,gorjon kat,etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Am kat	02	10000	20000	02	10000	20000	40000
Katal kat	07	8000	56000	02	8000	16000	72000
Akas moni kat	07	8500	59500	03	8000	24000	83500
U calaktor kat	05	10000	50000				50000
gorjon	02	10000	20000				20000
Mahaguni kat	01	7000	7000				7000
Jam kat	02	10000	20000				20000
Sil korui kat	02	8500	17500				17500
	28	63500	250000	07	26000	60000	310000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 60,000
- Total 310,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Am kat,katal kat,akas moni kat,gorjon kat,etc	2400	72000	864000	907200
0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200
Less Variable Expense (B) 0				
Am kat,katal kat,akas moni kat gorjon kat,etc	1920	57600	691200	725760
Total Variable Expense	1920	57600	691200	725760
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440
Less Fixed Expense				
Rent		00	00	00
Electric Bill		520	6240	6552
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		500	6000	6300
Gard		150	1800	1800
Generator		0	0	0
Mobil Bill		500	6000	6000
Total Fixed Cost (D)		7670	92040	93252
Net Profit (E)= [C-D]		6730	80760	88188
Investment Pay Back			36000	36000

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	60000	
1.2	Net Profit	80760	84798
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		88188
	Total Cash Inflow	140760	172986
2	Cash Outflow		
2.1	Purchase of Product	60000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96000	36000
3	Net Cash Surplus	44760	136986

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire







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