

Proposed NU Business Name: **NADIM & RATUL S MILL**



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Mawna Unit, Dhaka

Project verified by: Siddiquir Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: BILLAL HOSSEN
Age	:	23-11-1982(35Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	2 Brothers 2 Doughaters
Address	:	Vill: Ajogirchala P.O:South Gazipur.P.S: Sreepur, Dist: Gazipur.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	MST :ROHIMA AKTER
(iii) Father's name	:	MD MOKBUL HOSSEN
(iv) GB member's info	:	Branch:Gazipur Sreepur , Centre # 45(Female), Member ID: 6362, Group No: 01 Member since: 28-08-1996 (21Years) First loan: BDT 5,000/- Existing loan: 1,50,000.Outstanding loan: 1,06,120/-
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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-574542
Family's Contact No.	:	01742-844413
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ROHIMA AKTER; joined Grameen Bank since 21 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	NADIM & RATUL S MILL
Location	:	Gazipurbazar.Sreepsur, Gazipur.
Total Investment in BDT	:	BDT : 3,10,000 /-
Financing	:	Self BDT 2,30,000/- (from existing business) 74% Required Investment BDT 80,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	100ft x 50 ft= 5,000 ft square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Jackfruit wood, Mango wood, Mahogany wood, Crowe etc. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing 03 employees. After getting equity fund 01 employee will be appointed ▪The shop is nted ▪Collects goods from Mawna. ▪Agreed grace period is 3 months

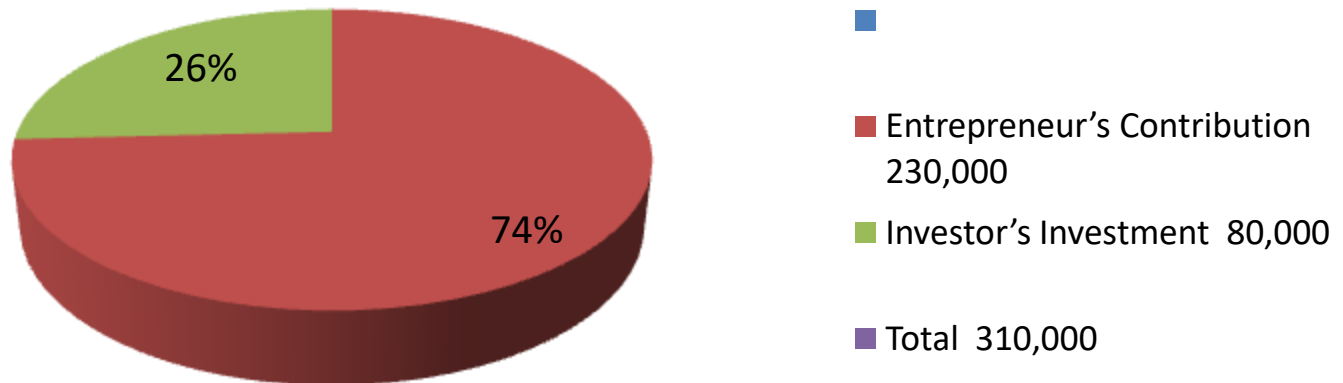
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Jackfruit wood, Mango wood, Mahogany wood, Crowe etc.	9,500	2,85,000	3,420,000
Total Sales (A)	9,500	2,85,000	3,420,000
Less. Variable Expense			
Total variable Expense (B)	8,550	2,56,500	3,078,000
Contribution Margin (CM) [C=(A-B)]	9,50	28,500	3,42,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staff -3)		9,000	1,08,000
Entertainment		5,00	6,000
Mobile Bill		3,00	3,600
Total fixed Cost (D)		18,800	2,25,600
Net Profit (E) [C-D]		9,700	1,16,400

Investment Breakdown

Existing		Proposed	
Particulars	Amount (BDT)	Amount (BDT)	Proposed Total
Jackfruit wood	60,000	36,000	96,6000
Mango wood	24,000	9,600	33,6000
Mahogany wood	60,000	10,000	70,000
Crowe	75,000	15,000	90,000
Others	11,000	9,400	20,400
Total	2,30000	80,000	3,10,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Jackfruit wood, Mango wood, Mahogany wood, Crowe etc.	15,000	4,50,000	5,400,000	5,670,000	5,953,500
Total Sales (A)	15,000	4,50,000	5,400,000	5,670,000	5,953,500
Less. Variable Expense					
Total variable Expense (B)	13,500	4,05,000	4,860,000	5,103,000	5,358,150
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	5,40,000	5,67,000	5,95,350
Less. Fixed Expense					
Electricity bill		2,000	24,000	24,500	25,000
Transportation		5,500	66,000	66,500	67,000
Salary(Self)		5,000	60,000	60,000	60,000
Salary(Staff 3+1)		12,000	1,44,000	1,44,000	1,44,000
Entertainment		1,500	18,000	18,500	19,000
Mobile Bill		1,000	12,000	12,500	13,000
Total Fixed Cost		27,000	3,24,000	3,26,000	3,28,000
Net Profit (E) [C-D]		18,000	2,16,000	2,41,000	2,67,350
Investment Payback			32,000	32,000	32,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	2,16,000	2,41,000	2,67,350
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		77,880	2,86,880
	Total Cash Inflow	2,96,000	3,18,880	5,54,230
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan	1,06,120		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	2,18,120	32,000	32,000
3	Net Cash Surplus	77,880	2,86,880	32,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

