

## Proposed NU Business Name: **SOYAIB TIMBER**



Project identification and prepared by: Md. Yasin Alam  
Sreenagar unit, Munshigonj  
Project verified by: Md. Sirajul Islam



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

Name	:	<b>SOYAIB SHEIKH</b>
Age	:	09-09-1985(33Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brother 01 sister
Address	:	Vill:west kamrgawP.O ;kathiya para+P.S: Sreenagar,Dist.Munshigonj.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SAMELA BEGUM</b>
(iii) Father's name	:	<b>PANNU SHEIKH</b>
(iv) GB member's info	:	Branch: Vaggyakul, Centre # 57(Female), Member ID: 2330, Group No: 05 Member since:05/07/2007 (11years) First loan: BDT 5000/- Exting loan: 60,000/- Outstanding loan: 25630/-
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-105268
Family's Contact No.	:	01732162642
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAMELA BEGUM** joined Grameen Bank since 08 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	:	<b>SOYAIB TIMBER</b>
Location	:	Balapur bazar,sreenagar,Munshigonj.
Total Investment in BDT	:	BDT 212,000/-
Financing	:	Self BDT 152,000/- (from existing business)72 % Required Investment BDT 60,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 13 ft= 260 square ft
Security of the shop	:	BDT 10000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Wood</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Balapur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

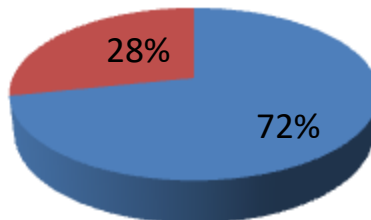
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Wood	2,500	75,000	900,000
<b>Total Sales (A)</b>	2,500	75,000	900,000
<b>Less. Variable Expense</b>			
Wood	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		200	2,400
Mobile bill		100	1,200
<b>Total fixed Cost (D)</b>		<b>8,400</b>	<b>100,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,600</b>	<b>79,200</b>

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
akas moni	50	800	40000		50	800	40,000	80,000
korui	80	500	40000		40	500	20,000	60,000
youceleptas	70	600	42000		0	0	0	42,000
mehogoni	100	300	30000		0	0	0	30,000
<b>Total</b>			152000			1300	60,000	<b>212,000</b>

## Source of finance

■ Entrepreneur investment 152,000   ■ Investore investment 60,000   ■ Total investment 212,000



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
<b>Revenue (sales)</b>					
Wood	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Less. Variable Expense</b>					
Wood	2,400	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6,300	6,615
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Gird		200	2,400	2,400	2,400
Mobile bill		100	1,200	1,260	1,323
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>8,400</b>	<b>100,800</b>	<b>101,520</b>	<b>102,276</b>
<b>Net Profit (E) [C-D)</b>		<b>9,600</b>	<b>115,200</b>	<b>125,280</b>	<b>135,864</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	<b>115,200</b>	<b>125,280</b>	<b>135,864</b>
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		91,200	192,480
	<b>Total Cash Inflow</b>	<b>175,200</b>	<b>216,480</b>	<b>328,344</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>91,200</b>	<b>192,480</b>	<b>304,344</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :08  
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











