

Proposed NU Business Name: **BEAUTY RICE MILL**



Project identification and prepared by: Md Najim Uddin
Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | ABDUR ROUF |
| Age | : | 05-07-1989 (27 Years) |
| Education, till to date | : | BA (Honors) |
| Marital status | : | Married |
| Children | : | 01 Son |
| No. of siblings: | : | 02 Sisters 02 Brother |
| Address | : | Vill: Mamudnagar P.O: Mamudnagar P.S: Nagorpur , 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 | : | BEAUTY BEGUM |
| (iii) Father's name | : | MD OAZED ALI |
| (iv) GB member's info | : | Branch: Mamud Nagar Nagorpur ,Centre # 40(Female), Member ID: 8494, Group No: 02 Member since: 2001 to 2009 (08 Years) First loan: BDT 6000 Taka. |
| Further Information: | | Existing loan: BDT , Outstanding loan: Nil |
| (v) Who pays GB loan installment | : | NA |
| (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.) | : | None |
| Business Experiences and Training Info | : | 07 years experience in running business. 07 Years in own business. He has no training. |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01733-947876 |
| Family's Contact No. | : | 01724-243614 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEAUTY BEGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 6000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | BEAUTY RICE MILL |
| Location | : | Mamud Nagar Road, Notun Baazar, Nagorpur |
| Total Investment in BDT | : | BDT 127000 |
| Financing | : | Self BDT 57000 (from existing business) 45% Required Investment BDT 70000 (as equity) 55% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 25 ft x 20 ft= 500 Square ft |
| \Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Dhan, Chilli, Sorisha, Paddy Etc ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 01 Employees. ▪The shop is rented.. ▪Collects goods from Nagorpur . ▪Agreed grace period is 3 months. |

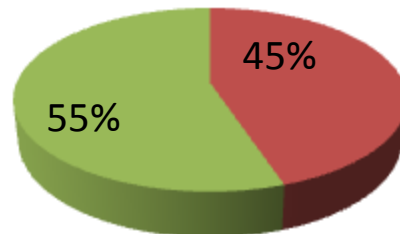
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|---------|
| Revenue(Sales) | | | |
| Grinded items | 6500 | 195000 | 2340000 |
| \Total Sales (A) | 6500 | 195000 | 2340000 |
| Less Variable Expense | | | |
| Grinded items | 5525 | 165750 | 1989000 |
| Total variable Expense (B) | 5,525 | 165750 | 1989000 |
| Contribution Margin (CM) [C=(A-B)] | 975 | 29250 | 351000 |
| Less Variable Expense | | | |
| Rent | | 2,000 | 24000 |
| Electricity bill | | 10000 | 120000 |
| Transportation | | 1,000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 5000 | 60000 |
| Entertainment | | 500 | 6000 |
| Guard | | 70 | 840 |
| Generator | | 200 | 2400 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 24,070 | 288840 |
| Net Profit (E)= [C-D] | | 5,180 | 62160 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|----------------|------------|------------|---------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Rice | 34 | 25 | 850 | 0 | 0 | 0 | 850 |
| Chilli | 20 | 25 | 500 | 0 | 0 | 0 | 500 |
| Mustard | 90 | 5 | 450 | 0 | 0 | 0 | 450 |
| Wheat | 50 | 4 | 200 | 0 | 0 | 0 | 200 |
| Khoil | 200 | 25 | 5,000 | 0 | 0 | 0 | 5,000 |
| Security | 1 | 50000 | 50,000 | 0 | 0 | 0 | 50,000 |
| Powder machine | | | 0 | 1 | 25,000 | 25,000 | 25,000 |
| Oil machine | 0 | 0 | 0 | 1 | 45,000 | 45,000 | 45,000 |
| Total | 395 | 0 | 57,000 | 2 | 0 | 70,000 | 127,000 |

Source of Finance



- Entrepreneur's Contribution 57,000
- Investor's Investment 70,000
- Total 127,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Grinded items | 7800 | 234000 | 2808000 | 2948400 | 3095820 |
| Total Sales (A) | 7800 | 234000 | 2808000 | 2948400 | 3095820 |
| Less Variable Expense | | | | | |
| Grinded items | 6630 | 198900 | 2386800 | 2506140 | 2631447 |
| Total variable Expense (B) | 6,630 | 198900 | 2386800 | 2506140 | 2631447 |
| Contribution Margin (CM) [C=(A-B) | 1,170 | 35100 | 421200 | 442260 | 464373 |
| Less Variable Expense | | | | | |
| Rent | | 2,000 | 24000 | 24,000 | 24000 |
| Electricity bill | | 10500 | 126000 | 126500 | 127000 |
| Transportation | | 1,400 | 16800 | 17,300 | 17800 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 500 | 6000 | 6000 | 6000 |
| Guard | | 70 | 840 | 840 | 840 |
| Generator | | 200 | 2400 | 2400 | 2400 |
| Mobile bill | | 400 | 4800 | 4900 | 5000 |
| Total fixed cost (D) | | 25,070 | 298,440 | 299,540 | 300640 |
| Net Profit (E)= [C-D] | | 10030 | 120360 | 142,720 | 163733 |
| Investment Payback | | | 28,000 | 28,000 | 28,000 |

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

| SR# | <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 | 70,000 | | |
| 1.2 | Net Profit | 120,360 | 142,720 | 163733 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 92,360 | 207080 |
| | Total Cash Inflow | 190360 | 235080 | 370813 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 70,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 28000 | 28000 | 28000 |
| | Total Cash Outflow | 98,000 | 28000 | 28000 |
| 3 | Net Cash Surplus | 92,360 | 207080 | 342813 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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













FAMILY PICTURE

