

A Nobin Udyokta Project

Maa Rice Agency



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath



Presented by
Azmin Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Azmin Hossain
Age	:	01/01/1981 (33 years 3 months)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	3 Brothers, 01 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Dalimon Begum
(iii) Father's name	:	Abdus Sobahan
(iv) GB member's info	:	Member since: 27/08/1987 Branch: Dhamrai, Centre no.4, Group:04, Loanee No.1162 First loan:2,000/- Total Amount Received: Tk. 4,00,000/- Existing loan: Tk.100,000 Outstanding: Tk.75,000
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class X

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business
Trade License	:	1513
Business Experiences	:	04 years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01673101383
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 1987. At first his mother took a loan amount of 3,000 BDT from Grameen Bank. NU invested the money in his business for expanding. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	<i>Maa Rice Agency</i>
Address/ Location	:	Near Islampur Mosque. Islampur, Dhamrai, Dhaka
Total Investment in BDT	:	6,40,000/-
Financing	:	Self BDT : 4,40,000 (from existing business) - 69% Required Investment BDT : 2,00,000 (as equity) - 31%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		BDT 8,000
i. Proposed Business % of present gross profit margin	:	7%
ii. Estimated % of proposed gross profit margin	:	7%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Minikate 5 Rice Sack x 2400	12,000		
Nazishail 10 Rice Sack x 2400	24,000		
BR 29 100 Rice Sack x 2000	200,000		
BR28 10 Rice Sack x 1850	18,500		
Paijom 9 Rice Sack x 2300	20,700		
49 Rice 70 Sack x 1700	119,000		
Polao 1 Rice Sack x 3200	3,200		
Furniture & Fan	2,600		
Advance	40,000		
			4,40,000
Proposed Stock Items:			
49 Rice 40 Sack x 1,700		68,000	
BR 29 60 Rice Sack x 1666		100,000	
Polao 10 Rice Sack x 3200		32,000	
			2,00,000
Total Capital	440,000	200,000	640,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	13,350	400,500	4,806,000
<i>Less: Cost of Sale (B)</i>	12,415	372,450	4,469,400
Gross Profit (7%) (A-B)= [C]	935	28,050	336,600
<i>Less: Operating Costs</i>			
Electricity bill		250	3,000
Mobile Bill		400	4,800
Entertainment		200	2,400
Shop rent		2,500	30,000
Present Salary		8,000	96,000
Night Guard bill and others		100	1,200
Non Cash Item:			
Depreciation Expenses		33	396
Total Operating Cost (D)		11,483	137,796
Net Profit (C-D):		16,567	198,804

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3		
	Daily	Monthly	Yearly	Daily	onthly	Yearly	Daily	Monthly	Yearly
Sales (A)	14,000	420,000	50,40,000	14,500	4,35,000	5220,000	15,000	450,000	5,400,000
Less: Cost of Sale (B)	13,020	390,600	4,687,200	13,485	404,550	4,854,600	13,950	418,500	5,022,000
Gross Profit 7% (A-B)=(C)	980	29,400	352,800	1,015	30,450	365,400	1,050	31,500	378,000
Less operating cost :									
Electricity bill		300	3,600		400	4,800		500	6,000
Mobile Bill		450	5,400		500	6,000		500	6,000
Entertainment		200	2,400		300	3,600		400	4,800
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Shop rent		2,500	30,000		2500	30,000		2,500	30,000
Night Guard Bill and Others		150	1,800		250	3,000		300	3,600
Depreciation Expenses		33	396		33	396		33	396
Total Operating Cost (D)		11,633	139,596		11,983	143,796		12,233	146,796
Net Profit (C-D) = (E)		17,767	213,204		18,467	221,604		19,267	231,204
Gt payback			80,000			80,000			80,000
Retained Income:		133,204			141,604			151,204	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	0	0
1.2	Net Profit	231,204	221,604	231204
1.3	Depreciation (Non cash item)	396	396	396
1.4	Opening Balance of Cash Surplus	0	76,600	2,18,600
	Total Cash Inflow	431,200	298,600	4,50,200
2.0	Cash Outflow			
2.1	Purchase of Product	200,000	0	0
2.2	Payment of GB Loan*	75,000	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	355,000	80,000	80,000
3.0	Net Cash Surplus	76,600	218,600	370,200

SWOT Analysis



STRENGTH

- Environment-Friendly.
- Skilled & 04 Years of Experience
- Position of his shop
- Good Networking with whole seller

WEAKNESS

- No extra effort for marketing
- Credit Sale

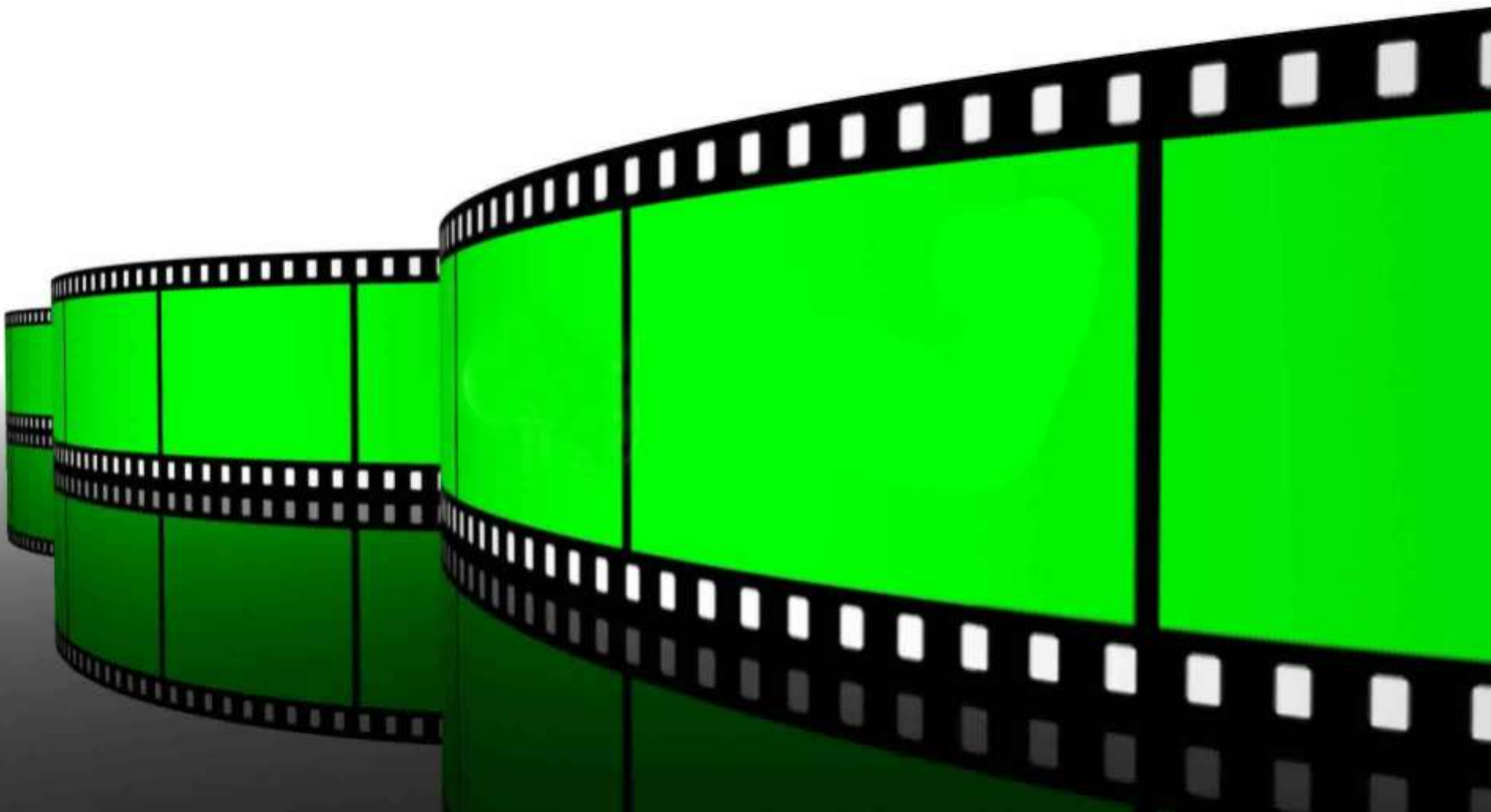
OPPORTUNITIES

- Expansion Of Business
- Increasing the number of Customer
- Have chance to create more buyer in different market

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs











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