

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



Project identification and prepared by: Sahab Uddin,
Mohonpur, Rajshahi

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JEWEL RANA
Age	:	19 Years
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Keshor, P.O: Mohonpur P.S: Mohonpur Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSNA BEGOM
(iii) Father's name	:	MD. HASAN ALI
(iv) GB member's info	:	Branch: Rayghati, Mohonpur, Centre # 97(Female), Member ID: 3909/1, Group No:04 Member since: 24-03-2012 (04Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 40,000 Outstanding loan: 32960 BDT
(v) Who pays GB loan installment	:	Nil
(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	:	5 years. He has no training.
Other Own/Family Sources of Income	:	Own
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01765497368
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohonpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOSNA BEGOM joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BHAI RICE MILL
Location	:	Keshorhat Bajar, Mohonpur, Rahshahi
Total Investment in BDT	:	BDT 2,35,000
Financing	:	Self BDT 1,35,000(from existing business) 57% Required Investment BDT 1,00,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15.ft= 215 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Chili, Turmeric etc. ▪Average 10 % gain on sales. ▪The business is operating by entrepreneur. Existing 1 employee. ▪1 will be appointed after getting equity fund. ▪The shop is own. ▪Collects goods from Keshorhat Bajar, Mohonpur, Rahshahi. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Spice	1,000	30,000	360,000
Service	1,000	30,000	360,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Spice	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000
Less. Fixed Expense			
Electricity Bill		16,000	192,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		500	6,000
Salary (staff)		4,500	54,000
Total fixed Cost (D)		27,200	254,400
Net Profit (E) [C-D]		5,800	141,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chili, Turmeric	3,000	0	3,000
Paddy Broken Machine	20,000	0	20,000
Wheat Broken Machine	20,000	0	20,000
Rice Broken Machine	12,000	0	12,000
Chili Broken Machine	20,000	0	20,000
Motor	60,000	0	60,000
Chili	0	65,000	65,000
Turmeric	0	35,000	35,000
Total	135,000	100,000	235,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Spice	1,500	45,000	540,000	567,000
Service	1,300	39,000	468,000	491,400
Total Sales (A)	2,800	84,000	1,008,000	1,058,400
Less. Variable Expense				
Spice	1,350	40,500	486,000	510,300
Total variable Expense (B)	1,350	40,500	486,000	510,300
Contribution Margin (CM) [C=(A-B)]	1,450	43,500	522,000	548,100
Less. Fixed Expense				
Electricity Bill		16,000	192,000	200,000
Mobile Bill		200	2,400	3,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	20,000
Entertainment		500	6,000	7,000
Salary (staff)		8,000	96,000	98,000
Non Cash Item				
Depreciation		1,000	12,000	12,000
Total Fixed Cost		32,200	386,400	400,000
Net Profit (E) [C-D]		11,300	135,600	148,100
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	135,600	148,100
1.3	Depreciation (Non cash item)	12,000	12,000
1.4	Opening Balance of Cash Surplus		87,600
	Total Cash Inflow	247,600	247,700
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	87,600	187,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 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



QATAR
AIRWAYS

GRANULAR
NITROGEN
FERTILIZER
NET WEIGHT
USE INSTRUCTIONS
MADE IN
BUY







QATA
Albina

Red cloth hanging in the background.

ONLY TO BE USED FOR...

Large white sack in the foreground.



















QATAR
AIRWAYS

GRANULAR
NITROGEN
BIURET 1
MOISTURE
NET WEIGHT
USE NO
BUYER

ফসলের লিঃ লেয়ার লেয়ার



FAMILY PICTURE

