



Grameen Kalyan

Proposed NU Business Name : *Rubel Rice Mill.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rubel sheikh Vill: Chor choilabari, Post: Kokshabari, Upazilla: Sirajgang Sador, District: Sirajgang
Age	:	27 Years.
Marital status	:	Married
Progeny	:	One (1) Daughter
No. of siblings:	:	3 (three) Brothers & 3 (three) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Mst. Feroza begum Mohammad Ali Branch: Songaca , Group # 09, Centre # 25/M, Loan no. 6195 Member since: 2001, First loan: Tk.10,000, Last loan: 3,00,000, Outstanding: 2,60,000 NU Nil Nil Nil Nil
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Rice Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has five years experience.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01798672568
National ID number	:	19898817843000092
NU Project Source/Reference	:	Grameen kalyan, Sirajgang Unit,Md.Tofazzul Haque (ID:2723)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2001. At first she took GB loan BDT 10,000 (Ten thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rubel rice mill.
Address/ Location	:	Vill: Chor choilabari Post: Kokshabari, Upazilla: Sirajgang Sador, District: Sirajgang
Total Investment in BDT	:	BDT: 2,64,500/-
Financing	:	Self financing: BDT: 1,64,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 7000 (Seven thousand only)
Proposed Salary	:	BDT 10,000 (ten thousand only)
Proposed Business Implementation Plan:	:	<p>➤ This is an on going project so the fund needs to increase the volume of products;</p> <ul style="list-style-type: none"> <input type="checkbox"/> Purchase Paddy Products will be buy & Sale. <input type="checkbox"/> Estimate sales is about @ Tk. 25000 per day. <input type="checkbox"/> Gross profit margin on average 10% on sales. <input type="checkbox"/> Payback period is estimated to be 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

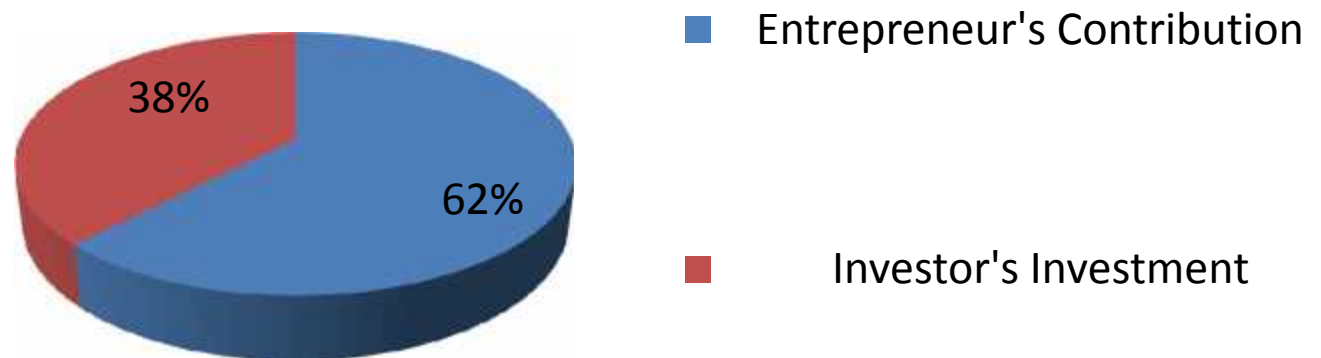
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	22,000	550,000	6,600,000
Less: Cost of Sales (B)	19,800	495,000	5,940,000
Gross profit (GP)= [C (A-B)]	2,200	55,000	660,000
Less: Operating Costs:			
Electricity bill		500	6,000
Transportation		5,000	60,000
Mill Rent		9,000	108,000
Employee 03	1,050	26,250	315,000
Present Salary		7,000	84,000
Night guard bill		150	1,800
Mobile bill		300	3,600
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		48,700	589,400
(C-D) Net Profit		6,300	70,600
Retained Income:			70,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Furniture	1,000	-	1,000
Machineries; Water pump	5,000	-	5,000
Purchase paddy to make rice (for sale)	110,000	100,000	210,000
Rice for sale (Stock)	38,500		38,500
Cash In hand	10,000	-	10,000
Total Capital	164,500	100,000	264,500

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	164,500	62
Investor's Investment	100,000	38
Total Investment	264,500	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Sales (A)	25,000	625,000	7,500,000	27,500	687,500	8,250,000
(B) Total Cost of Sales	22,500	562,500	6,750,000	24,750	618,750	7,425,000
Gross profit (GP)= [C (A-B)]	2,500	62,500	750,000	2,750	68,750	825,000
Less:Operating Costs:						
Electricity bill		500	6,000		550	6,600
Transportation		5,000	60,000		5,500	66,000
Mill Rent		9,000	108,000		9,900	118,800
Employee 03	1,050	26,250	315,000		26,250	315,000
Proposed salary		10,000	120,000		11,000	132,000
Night guard bill		150	1,800		165	1,980
Mobile bill		500	6,000		550	6,600
Other Expenses		1,200	14,400		1,320	15,840
Non Cash Item:						
Depreciation Expenses			5,000			5,500
Total Operating Cost (D)		52,600	636,200		55,235	668,320
(C-D)Net Profit		9,900	113,800		13,515	156,680
Retained Income:			113,800			156,680

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year (1)	Year (2)
<u>Cash inflow:</u>		
Opening Balance	10,000	163,800
Capital Infusion by Investor	100,000	-
Sales	7,500,000	8,250,000
Total Receipts	7,610,000	8,413,800
<u>Cash Outflow:</u>		
Cost of goods sold	6,750,000	7,425,000
Operating expenses	636,200	668,320
Return to investor	60,000	60,000
Total payment	7,446,200	8,153,320
Closing Balance	163,800	260,480

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others : 03 employee
- Skill and experience.
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Fire.
- Credit Sales.

Presented at 24th Ex. SB Design Lab on June 20,
2016 at Grameen Kalyan

Thank you









NU With his Mother



Thank You