

## Proposed NU Business Name : M/S RAJU BOIL & RICE MILL



Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>MD. ATIKUR RAHMAN</b>
Age	:	02-05 -1987 (30 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	MARRIED
Children	:	1 DOUGHTER
No. of siblings:	:	2 Brother ,1 Sister.
Address	:	Vill: GHEKUL .P.O:NAGOURPUR , P.S: nagourpur , 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	:	Mst :JARINA BEGUM
(iii) Father's name	:	LET: CHASCA MIA
(iv) GB member's info	:	Branch :NAGARPUR Centre #39/M(FAMEL), Member ID : 3096/1 , Group No:04 Member since:07/03/2009 First loan: BDT 5000 /-
Further Information:		Outstanding loan: 48000
(v) Who pays GB loan installment	:	Father
(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	:	07years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747896949
Family's Contact No.	:	01720837958
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMORTH

joined Grameen 15years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S RAJU BOIL &amp; RICE MILL</b>
Location	:	MEGNA ROARD NAGOURPUR TANG AIL
Total Investment in BDT	:	BDT/-238000
Financing	:	Self BDT 168000/- (from existing business 71% Required Investment BDT 70,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 50 ft= 1000 ssquare ft
Security of the shop	:	0
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; KHUD ,TUIS RICE etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is WONT.</li><li>▪Collects goods from tangail</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

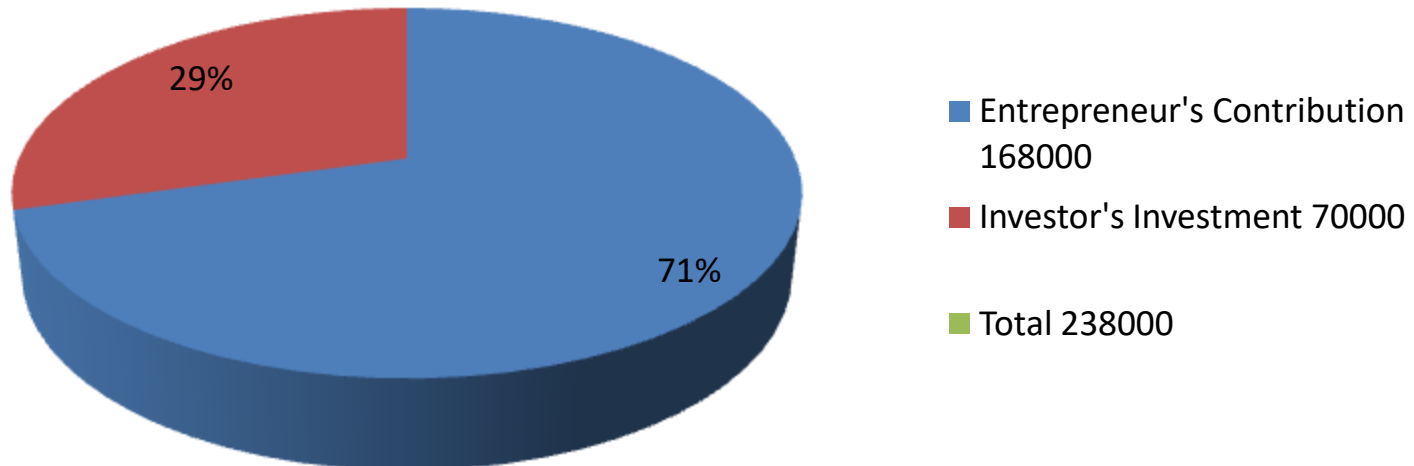
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
KHUD ,TUIS RICE		84000	1008000
<b>Total Sales (A)</b>		<b>84000</b>	<b>1008000</b>
<b>Less. Variable Expense</b>			
KHUD ,TUIS RICE	0	58800	705600
<b>Total variable Expense (B)</b>	<b>0</b>	<b>58800</b>	<b>705600</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>0</b>	<b>25200</b>	<b>302400</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		5000	60000
Transportation		,2000	24000
Mobile Bill		300	3600
Entertainment		200	2400
Salary (STAFF)		5000	60000
Gurd		200	2400
janitor		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>17700</b>	<b>212400</b>
<b>Net Profit (E) [C-D)</b>		<b>7500</b>	<b>90000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
KHUD	18000		18000
TUSH	30000		30000
RICE	120000	70000	190000
<b>Total</b>	168000	70000	238000

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>			
KHUD ,TUIS RICE	84000	1008000	1058400
<b>Total Sales (A)</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>
<b>Less. Variable Expense</b>			
KHUD ,TUIS RICE	58800	705600	740880
<b>Total variable Expense (B)</b>	<b>58800</b>	<b>705600</b>	<b>740880</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>25200</b>	<b>302400</b>	<b>317520</b>
<b>Less. Fixed Expense</b>			
Rent	0	0	0
Electricity Bill	5000	60000	60000
Guard	200	2400	2400
Mobile Bill	300	3600	3600
Salary (STAFF)	5000	60000	60000
generator	100	0	0
Entertainment	200,	2400	2400
transportation	2000	24000	24000
Salary (self)	5000	60,000	60,000
<b>Total Fixed Cost</b>	17700	212400	212400
<b>Net Profit (E) [C-D]</b>	7500	<b>90000</b>	<b>105120</b>
<b>Investment Payback</b>		<b>42000</b>	<b>42000</b>



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

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	90000	105120
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		48000
	<b>Total Cash Inflow</b>	<b>160000</b>	<b>153120</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	<b>112000</b>	<b>42000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>48000</b>	<b>111120</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: Family:0 Others:  
Experience & Skill : Years  
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



আমাদের স্বাস্থ্য  
সামগ্রিক উন্নয়ন

গ্রামীণ স্বাস্থ্য

হোমিওপ্যাথি প্রস্তুত নবী

প্রকল্পের নাম: ~~হোমিওপ্যাথি প্রস্তুত নবী~~

ইউনিটের নাম: সামগ্রিক

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী. হোমিওপ্যাথি প্রস্তুত নবী

বয়স: ৩০ বছর      জন্ম তারিখ: ০২/০৮

স্বাক্ষর: হোমিওপ্যাথি প্রস্তুত নবী























