



Grameen Kalyan

Proposed NU Business Name : *Tumpa Rice Mill*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ruhul Amin Vill: Charniloxia, Post: Ragobpur madrasha, Upazilla: Mymensingh Sador, District: Mymensingh
Age	:	27 Years.
Marital status	:	Married.
Progeny	:	One (1) Daughter
No. of siblings:	:	2 (Two) brothers & 3 (Three) sisters.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Nazma Begum
(iii) Father's name	:	Md. Golam Hossian
(iv) GB member's info	:	Branch: Rajgonj, Group # 01, Centre # 37/M, Loan no. 4111/1, Member since: 2002, First loan: Tk.10,000, Last loan: 30,000, Outstanding: 21420
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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.)	:	He has no formal training but 4 years experience in this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01915499606
National ID number	:	6115240532179
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unit, Mymensingh.(FS- st. Sharmin Sultana, ID No:2559)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. 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	:	Tumpa Rice Mill.
Address/ Location	:	Muktijudda bazaar, ragoppur mardasa, Mymensingh.
Total Investment in BDT	:	BDT: 3,50,000/-
Financing	:	Self financing: BDT: 2,70,000 Required Investment: BDT: 80,000 (as equity)
Present salary	:	BDT 5,000 (Five thousand only)
Proposed Salary	:	BDT 8,000 (Eight thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product; <input type="checkbox"/> Different Kinds of paddy and dry pepper will be buy to make edible rice and pepper powder; <input type="checkbox"/> Estimate sales is about BDT. @ Tk. 2,500 per day; <input type="checkbox"/> Estimate gross profit is about 35 % on sales; <input type="checkbox"/> Payback period is estimated 2 years; <input type="checkbox"/> Expected date to start the project as soon as possible.

EXISTING BUSINESS OF NOBIN UDYOKTTA

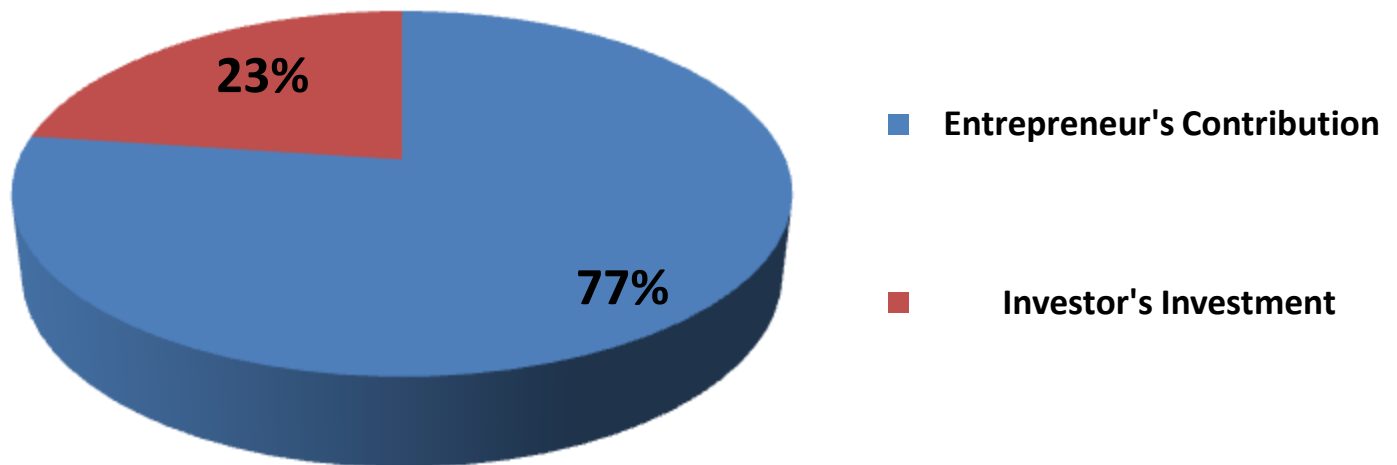
Particulars	Existing Business		
	Daily	Monthly	Yearly
income from various vandalized machine	2,000	50,000	600,000
Less: Cost of Sales (B)	1,300	32,500	390,000
Gross profit (GP)= [C (A-B)]	700	17,500	210,000
<u>Less: Operating Costs:</u>			
Electricity bill		3,000	36,000
Present Salary Self		5,000	60,000
Night guard bill		150	1,800
Mobile bill		500	6,000
Other Expenses		1,000	12,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		9,650	120,800
(C-D) Net Profit		7,850	89,200
Retained Income:			89,200

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; (paddy, yellow, wheat, pepper vandalized machine)	80,000		80,000
Electric fittings (Cable, transformer, miter, switch, circuit etc)	180,000		180,000
Purchase paddy to make rice for sale		50,000	50,000
Machineries (miter scale, light, fan)	4,000		
Pepper purchase to make pepper powder for sale		30,000	30,000
Cash In hand	5,000		5,000
Total Capital	270,000	80,000	350,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	270,000	77
Investor's Investment	80,000	23
Total Investment	350,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Income from various vandalized machine	2,500	62,500	750,000	2,750	68,750	825,000
(B) Total Cost of Sales	1,625	40,625	487,500	1,788	44,688	536,250
Gross profit (GP)= [C (A-B)]	875	21,875	262,500	963	24,063	288,750
<u>Less:Operating Costs:</u>						
Electricity bill		4,000	48,000		4,400	52,800
Proposed salary-self		8,000	96,000		8,800	105,600
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)		13,850	171,200		15,235	188,320
(C-D)Net Profit		8,025	91,300		8,828	100,430
Retained Income:			91,300			100,430

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	5,000	128,300
Capital Infusion by Investor	80,000	-
Sales	750,000	825,000
Total Receipts	835,000	953,300
<u>Cash Outflow:</u>		
Cost of goods sold	487,500	536,250
Operating expenses	171,200	188,320
Return to investor	48,000	48,000
Total payment	706,700	772,570
Closing Balance	128,300	180,730

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):
- Skill and experience.
- Ownership in his own name.

WEAKNESS

- Lack of sufficient capital.

OPPORTUNITIES

- Available customer.
- Investor's money will be payback in two years.

THREATS

- Fire.
- Credit Sales.

Presented at 20th Ex. SB Design Lab on May 19,
2016 at Grameen Kalyan

Thank you

Trade License

নিম্নবিভাগের কার্যালয়ের মাধ্যমে



৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ

সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার

ইউনিয়ন পরিষদ ভবন নং ১৩ অধ্যক্ষ

৯০৫

ক্রমিক নং

লাইসেন্স নং

৬০৫

নবায়ন নং

১০,০৪,১৬

বহি নং

০৭

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম :

টেক্সা রাইচ মিল

মালিকের নাম :

শ্রীঃ শ্রীঃ গোলাম হোসেন

মোকদ্দে/ ঠিকানা :

গ্রাম : মুক্তি যোদ্ধা বাজার
উপজেলা : সদর জেলা : ময়মনসিংহ

ডাকঘর : শমুগঞ্জ / রায়পুর মাদারাসা

পিতা/ স্বামীর নাম :

শ্রীঃ টেক্সান ভাণ্ডারী

তারার মিকট থেকে :

৬০০৳

টাকা (কথায়) :

ছাঁচ আট টাকা মাত্র

মাত্র দু'কিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় বসবাস করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার :

সাধারণ

লাইসেন্সের মেয়াদ :

৩০,০৬,১০১৬ তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

শ্রীঃ মোহাম্মদ হোসেন

রেজিস্ট্রার

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ

লাইসেন্স-একত্রিকরণ

মহকমা ৯৯ সীল

- কার্যকর সাত দিন
- দুটি সপ্তাহই মধ্যেই
- শিরকে সময়েক টিকি এবং ছুতো পড়ান
- জন-মুতা অধিকারক করুন
- অযোগ্যত্বক লবণ ব্যবহার করুন
- গৃহ লাগান, পরিবেশ রক্ষান।















NU With his Mother



Thank You