

Proposed NU Business Name: **M/S SUMAIYA RICE MILL**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SUMON
Age	:	05-07-1989 (27 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 son 1 duaghter
No. of siblings:	:	02 Sisters
Address	:	Vill: Baniyadighi P.O: Chowmohoni P.S: Dupchachia, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANGGURI
(iii) Father's name	:	MD SHARWAR HOSSAIN
(iv) GB member's info	:	Branch: Gobindopur Dupchachia, Centre # 19(Female), Member ID: 2833, Group No: 07 Member since: 09-03-2002 to 2009(07 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 60,000/- Outstanding loan : Nil
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-536896
Mother's Contact No.	:	01714-494916
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANGGURI joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SUMAIYA RICE MILL
Location	:	Taluch Road Chowmohoni, Dupchachia, Bogra
Total Investment in BDT	:	BDT 580,000/-
Financing	:	Self BDT 480,000/-(from existing business) 83% Required Investment BDT 100,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	200 ft x 150 ft= 30,000 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Paddy▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 09 employee.▪ 01 employee will be appointed.▪The shop is rented.▪Collects goods from Dupchachia.▪Agreed grace period is 3 months.

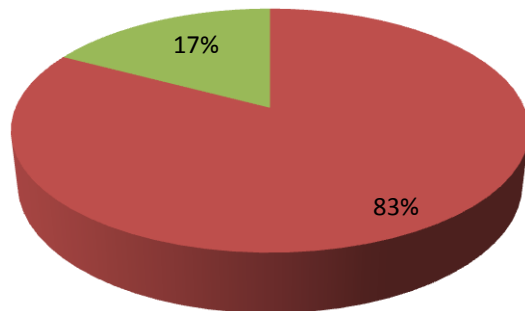
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue(Sales)		
Poltry Hen.	425,000	5,100,000
Total Sales (A)	425,000	5,100,000
Less Variable Expense		
Poltry Hen.	382,500	4,590,000
Total variable Expense (B)	382,500	4,590,000
Contribution Margin (CM) [C=(A-B)]	42,500	510,000
Less Variable Expense		
Rent	2500	30,000
Electricity bill	6,000	72,000
Transportation	1,200	14,400
Salary (self)	5,000	60,000
Salary (staf)	18,000	216,000
Entertainment	1,000	12,000
Mobile bill	600	7,200
Total fixed cost (D)	34,300	411,600
Net Profit (E)= [C-D]	8,200	98,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	400	780	312000	130	780	100000	413400
Rice	110	780	85800	0	0	0	85800
Water Pump	1	15000	15000	0	0	0	15000
Faire Pump	1	34000	34000	0	0	0	34000
Mill	1	33,000	33000	0	0	0	33000
Total	513	0	480,000	130	0	100,000	580,000

Source of Finance



- Entrepreneur's Contribution
480,000
- Investor's Investment 100,000
- Total 580,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Poltry Hen.	520,000	6,240,000	6,552,000	6,879,600
Total Sales (A)	520,000	6,240,000	6,552,000	6,879,600
Less. Variable Expense		0	0	0
Poltry Hen.	468,000	5,616,000	5,896,800	6,191,640
Total variable Expense (B)	468,000	5,616,000	5,896,800	6,191,640
Contribution Margin (CM) [C=(A-B)]	52,000	624,000	655,200	687,960
Less. Fixed Expense		0	0	0
Rent	2500	30,000	31,500	
Electricity Bill	6500	78,000	81,900	85,995
Mobile Bill	700	8,400	8,820	9,261
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	22000	264,000	277,200	291,060
Transportation	1500	18,000	18,900	19,845
Entertainment	1200	14,400	15,120	15,876
Total Fixed Cost	39400	472,800	496,440	521,262
Net Profit (E) [C-D]	12,600	151,200	158,760	166,698
Investment Payback		40,000	40,000	40,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	151,200	158,760	166,698
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111,200	229,960
	Total Cash Inflow	251,200	269,960	396,658
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	111,200	229,960	356,658

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 10 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









FAMILY PICTURE

