

Proposed NU Business Name :KONA 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	:	MD. KHORSHED ALOM
Age	:	20-04-1983(34 Years)
Education, till to date	:	CLASS EIGHT
Marital status	:	MARRIED
Children	:	3 ,DAUGHTER
No. of siblings:	:	3 Brother,1 Sister.
Address	:	Vill: BATOYAJANI .P.O: MIABARI , 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.:KHOSHIMON NACHA
(iii) Father's name	:	father :MOYNAIL HAQUE
(iv) GB member's info	:	Branch MAMUDNAGOUR Centre #22/m (Female), Member ID : 4006/1 , Group No:12 Member since:04/011/2013 First loan: BDT 8000 /-
Further Information:		Outstanding loan: 15000
(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	:	4years experience in running business. He has no training
Other Own/Family Sources of Income	:	AGRICULTURE
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767356034
Family's Contact No.	:	01767367244
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHOSHIMON NACHA

joined Grameen 04years ago. At first she took BDT 8000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . AGRICULTURE

Proposed Nobin Udyokta Business Info

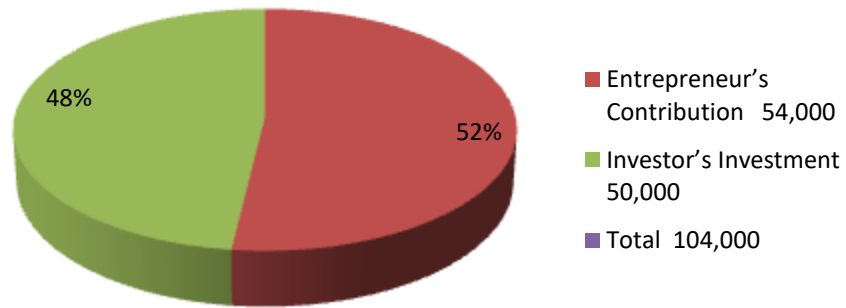
Business Name	:	KONA RICE MILL
Location	:	BATOYAJANI MARKET NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT104000/-
Financing	:	Self BDT 54 ,000/- (from existing business 52% Required Investment BDT 50,000/- (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600square ft
Security of the shop	:	100000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods lik: KHAILL etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rent.▪Collects goods from tangail▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
KHAILL	1276	38267	459204
Total Sales (A)	1276	38267	459204
Less. Variable Expense			
KHAILL		9567	114804
Total variable Expense (B)		9567	114804
Contribution Margin (CM) [C=(A-B)]		28700	344400
Less. Fixed Expense			
Rent		1000	12000
Electricity Bill		10,000	120000
Transportation		0	0
Mobile Bill		500	6000
Entertainment		500	6000
Gurd		200	2400
janitor		0	0
Salary(staff)		7000	84000
Salary (self)		5,000	60,000
Total fixed Cost (D)		24200	290400
Net Profit (E) [C-D]		4500	54000

Kahill	4000		4000
generator machine	50000	50000	50000
Total	54000	50000	54000



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)			
KHAILL	38267	459204	482164
Total Sales (A)	38267	459204	482164
Less. Variable Expense			
KHAILL	9567	114804	1205442
Total variable Expense (B)	9567	114804	120544
Contribution Margin (CM) [C=(A-B)]	28700	344400	361620
Less. Fixed Expense			
Rent	1000	12000	12000
Electricity Bill	10000	120000	120000
Guard	200	2400	2400
Mobile Bill	500	6000	6000
generator	0	0	0
Entertainment	500,	6000	6000
Salary (staff)	7000	84000	84000
transportation	0	0	0

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	54000	71220
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		24000
	Total Cash Inflow	104000	
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80000	30000
3	Net Cash Surplus	24000	65220

SWOT ANALYSIS

STRENGTH

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