

# FULMOTI RICE SHOP



# BRIEF BIO OF THE ENTREPRENEUR

- Name : Mrs. Fulmoti Begum
- Address : Vill: Dokkhin Ullachorpara, Post: Vorotkhali, Thana: Shagata, Dist: Ghaibandha
- Mother : Mrs. Onisha Begum, Centre # 22/Mo, Group no.:09, Loan no: 7014
- **(Grameen Bank Borrower)** : Member since 1995  
Existing loan - Nil
- Educational Qualification : Class Four
- Experience : 15 (Fifteen) years of experience in rice wholesale and retail business in association with her husband.

# BUSINESS BRIEFING

- ✘ Proposed Business : ***FULMOTI RICE SHOP***
- ✘ Shop location: Hat Vorotkhali market close to entrepreneur's residence.
- ✘ Total Investment: BDT **280,000**
  - + Financing
    - Self BDT- Nil
    - Required Investment BDT 280,000 (as equity)
- ✘ **Implementation:**

The business will start with different types of rice targeting break even within the first year & pay back period is estimated to be five years.

# OBJECTIVES

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- ✘ Self employment for the entrepreneur;
- ✘ Create employment opportunities for others (especially for family members of Grameen Bank Borrowers) ;
- ✘ Provide quality Rice in the community;
- ✘ Contribute in improving socio-economic condition.

# INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Paddy boiled Pan	-	10,000	10,000
Van	-	10,000	10,000
Jute Sacks	-	12,000	12,000
Rice Haller	-	3,000	3,000
Fan	-	5,000	5,000
Weight Machine	-	10,000	10,000
Coarse Paddy	-	150,000	150,000
Fine Paddy	-	80,000	80,000
<b>Total Required Capital</b>	-	<b>280,000</b>	<b>280,000</b>

# MEANS OF FINANCE

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	-	0%
Investor's Investment	280,000	100%
<b>Total</b>	<b>280,000</b>	<b>100%</b>

# FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year2 (BDT)			Year 3 (BDT)			Year 4 (BDT)			Year 5 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue</b>															
Coarse Rice sales	2,800	84,000	1,008,000	3,080	92,400	1,108,800	3,388	101,640	1,219,680	3,727	111,804	1,341,648	4,099	122,984	1,475,813
Fine Rice sales	1,540	46,200	554,400	1,694	50,820	609,840	1,863	55,902	670,824	2,050	61,492	737,906	2,255	67,641	811,697
Rice Husk sales (by Product)	187	5,600	67,200	205	6,160	73,920	226	6,776	81,312	248	7,454	89,443	273	8,199	98,388
Broken Rice (by Product)	73	2,200	26,400	81	2,420	29,040	89	2,662	31,944	98	2,928	35,138	107	3,221	38,652
<b>Total Revenue</b>	<b>4,600</b>	<b>138,000</b>	<b>1,656,000</b>	<b>5,060</b>	<b>151,800</b>	<b>1,821,600</b>	<b>5,566</b>	<b>166,980</b>	<b>2,003,760</b>	<b>6,123</b>	<b>183,678</b>	<b>2,204,136</b>	<b>6,735</b>	<b>202,046</b>	<b>2,424,550</b>
<b>Less: Esimated Variable Expenses</b>															
Purchase price of Coarse Rice	2,500	75,000	900,000	2,750	82,500	990,000	3,025	90,750	1,089,000	3,328	99,825	1,197,900	3,660	109,808	1,317,690
Purchase Price of Fine Rice	1,333	40,000	480,000	1,467	44,000	528,000	1,613	48,400	580,800	1,775	53,240	638,880	1,952	58,564	702,768
Labour Charges	100	3,000	36,000	110	3,300	39,600	121	3,630	43,560	133	3,993	47,916	146	4,392	52,708
Other variable cost (Rice Processing Cost)	100	3,000	36,000	110	3,300	39,600	121	3,630	43,560	133	3,993	47,916	146	4,392	52,708
<b>Total Variable Cost</b>	<b>4,033</b>	<b>121,000</b>	<b>1,452,000</b>	<b>4,437</b>	<b>133,100</b>	<b>1,597,200</b>	<b>4,880</b>	<b>146,410</b>	<b>1,756,920</b>	<b>5,368</b>	<b>161,051</b>	<b>1,932,612</b>	<b>5,905</b>	<b>177,156</b>	<b>2,125,873</b>
<b>Contribution Margin (CM):</b>	<b>567</b>	<b>17,000</b>	<b>204,000</b>	<b>623</b>	<b>18,700</b>	<b>224,400</b>	<b>686</b>	<b>20,570</b>	<b>246,840</b>	<b>754</b>	<b>22,627</b>	<b>271,524</b>	<b>830</b>	<b>24,890</b>	<b>298,676</b>
<b>Less: Fixed Cost</b>															
Shop rent		400	4,800		500	6,000		600	7,200		700	8,400		800	9,600
Salary (Self)		8,000	96,000		8,500	102,000		9,000	108,000		9,500	114,000		10,000	120,000
Entertainment		1,000	12,000		1,000	12,000		1,000	12,000		1,000	12,000		1,000	12,000
Ownership Transfer Fees		-	-		500	6,000		833	10,000		1,667	20,000		1,667	20,000
Depreciation		633	7,600		633	7,600		633	7,600		633	7,600		633	7,600
<b>Total Fixed Cost</b>		<b>10,033</b>	<b>120,400</b>		<b>11,133</b>	<b>133,600</b>		<b>12,067</b>	<b>144,800</b>		<b>13,500</b>	<b>162,000</b>		<b>14,100</b>	<b>169,200</b>
<b>Net Profit</b>	<b>232</b>	<b>6,967</b>	<b>83,600</b>	<b>255</b>	<b>7,663</b>	<b>91,960</b>	<b>281</b>	<b>8,430</b>	<b>101,156</b>	<b>309</b>	<b>9,273</b>	<b>111,272</b>	<b>340</b>	<b>10,200</b>	<b>122,399</b>
<b>Cumulative Profit</b>			<b>83,600</b>			<b>175,560</b>			<b>276,716</b>			<b>387,988</b>			<b>510,386</b>

# BREAK EVEN ANALYSIS

Particulars	Monthly	yearly
<b>Contribution Margin Ratio: (CM/Rev)</b>	12%	12%
<b>Break Even Point (BEP):</b>		
<u>C/M Ratio</u> Fixed cost	10,033	120,400
	12%	12%
<b>Break Even Point (in Tk.)</b>	<b>81,447</b>	<b>977,365</b>



# CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>	<i>Year 5 (BDT)</i>
<b>Cash Inflow</b>					
New Investment	280,000	-	-	-	-
Net Profit	83,600	97,960	111,156	131,272	142,399
Depreciation	7,600	7,600	7,600	7,600	7,600
Opening Balance of Cash Surplus	-	91,200	160,760	219,516	238,388
<b>Total Cash Inflow</b>	<b>371,200</b>	<b>196,760</b>	<b>279,516</b>	<b>358,388</b>	<b>388,386</b>
<b>Cash Outflow</b>					
Boiling Pan	10,000	-	-	-	-
Van	10,000	-	-	-	-
Jute Sacks	12,000	-	-	-	-
Rice Hauler	3,000	-	-	-	-
Fan	5,000	-	-	-	-
Weight Machine	10,000				
Coarse Paddy	150,000				
Fine Paddy	80,000				
Investment Pay Back	-	36,000	60,000	120,000	120,000
<b>Total Cash Outflow</b>	<b>280,000</b>	<b>36,000</b>	<b>60,000</b>	<b>120,000</b>	<b>120,000</b>
<b>Total Cash Surplus</b>	<b>91,200</b>	<b>160,760</b>	<b>219,516</b>	<b>238,388</b>	<b>268,386</b>

# OUTCOMES

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- The business will start with BDT **280,000** and it is expected that by the end of five years after payback of investor's money the entrepreneur's capital will be BDT **510,386**
- The business will serve the community by selling quality and in demand products and strive to improve every year.

# RISK FACTORS

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- Theft
- Local competition

# RISK MANAGEMENT

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- ✘ Adequate precautions to be taken
- ✘ Proper security measures will be taken
- ✘ Close market watch to compete

# PHOTO EXHIBITION



















**Thank You**

**From,  
Fulmoti Rice Shop**