

*Proposed NU Business Name : **Sarkar Rice Mill***

*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit, Gaibandha.***

*Business Proposal Prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Jafirul Islam Vill: Taluk kanpur, Union: Talukkanpur, Post: Talukkanpur, Upazila: Gobindoganj, District: Gaibandha.
Age	:	32 years
Marital status	:	Married
Children	:	02 (Two) Sons
No. of siblings:	:	03 (Three) Brothers and 03 (Three) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Lutfor Begum
(iii) Father's name	:	Md. Nurul Islam
(iv) GB member's info	:	<i>Branch: Gobindoganj, Gaibandha, Centre # 8/po</i> <i>Loan no.: 4713, Member since 1996 to 2001</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Ten
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	He has another income from cultivation, Fishery and livestock 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.)	:	06 (Six) years experience in running his own business. He started the business with BDT 100,000 (One lac). He has 10 (Ten) Years working experience as an worker of local Garments.
Other Own/Family Sources of Income	:	His brother's income from agriculture, younger brother's income from job (Garments worker). He has built own residence and purchased 20 (Twenty) decimal land from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01732609854
NU's National ID No.	:	3313094222830
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Nurul Islam was a GB member since 1996 to 2001 at first he took GB loan BDT 2,000 (Two thousand).
- Gradually he took GB loan several times and utilized it for cultivation purposes, taken lease of land and built own residence.
- Finally GB loan helped his to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sarkar Rice Mill
Address/ Location	:	Taluk Kanpur, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 367,000
Financing	:	Self Tk. 267,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average from product 10% and Rice Mill 50%
(ii) Estimated % of proposed gross profit margin	:	On an average from product 10% and Rice Mill 50%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Retail & Wholesale)	10,000	280,000	3,360,000
Income from Rice Mill	850	23,800	285,600
Total Sales & Services (A)	10,850	303,800	3,645,600
Less: Cost of Sales			
Cost of products (Product Purchase)	9,000	252,000	3,024,000
Cost of Rice Mill	425	11,900	142,800
Total Cost of Sales and Services (B)	9,425	263,900	3,166,800
Gross Profit (C) [C=(A-B)]	1,425	39,900	478,800
Less: Operating Cost:			
Electricity bill		15,000	180,000
Shop Self		-	-
Mobile bill		400	4,800
Conveyance bill		3,000	36,000
Present Salary (Self & family)		6,000	72,000
Present Salary (Assistant-Female-01, Male-03)		8,000	96,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		200	2,400
Total Operating Cost (D)		33,600	403,200
Net Profit (C-D):		6,300	75,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

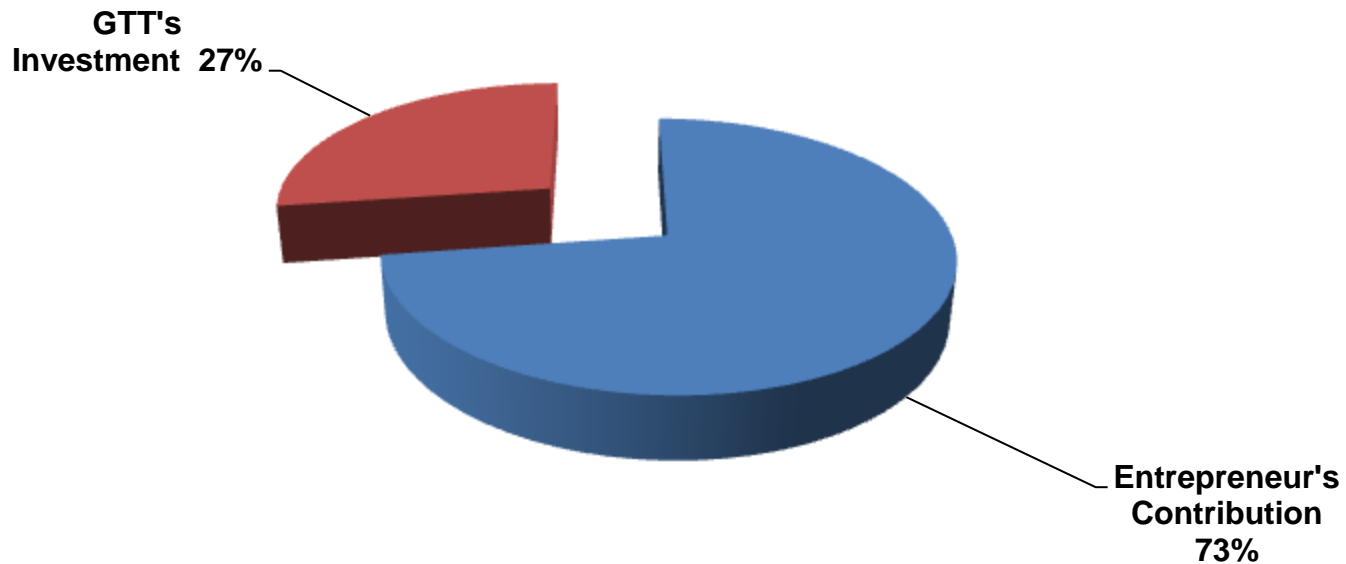
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of rice, paddy, grain of rice etc.)	Investment in products (Paddy, corn etc.)	138,600	100,000	238,600
Investment in Machineries & equipment (rice mill machine, weight balance set, fan, light etc.)		103,000	-	103,000
Cash in hand		24,500	-	24,500
Decoration (fixture and fittings)		900	-	900
Total Capital		267,000	100,000	367,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 267,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 367,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (Retail & Wholesale)	14,000	392,000	4,704,000	15,400	431,200	5,174,400	16,940	474,320	5,691,840
Estimated Income from Rice Mill	1,000	28,000	336,000	1,100	30,800	369,600	1,210	33,880	406,560
Total Sales & Services (A)	15,000	420,000	5,040,000	16,500	462,000	5,544,000	18,150	508,200	6,098,400
Cost of products (Product Purchase)	12,600	352,800	4,233,600	13,860	388,080	4,656,960	15,246	426,888	5,122,656
Cost of Rice Mill	500	14,000	168,000	550	15,400	184,800	605	16,940	203,280
Est. Total Cost of Sales and Services (B)	13,100	366,800	4,401,600	14,410	403,480	4,841,760	15,851	443,828	5,325,936
Gross Profit (C) [C=(A-B)]	1,900	53,200	638,400	2,090	58,520	702,240	2,299	64,372	772,464
Less: Operating Cost:									
Electricity bill		16,000	192,000		16,500	198,000		17,000	204,000
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	10,800
Conveyance bill		4,000	48,000		5,000	60,000		6,000	72,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		7,000	84,000		8,000	96,000		9,000	108,000
Proposed Salary (Assistant-4+1)		13,000	156,000		13,000	156,000		14,000	168,000
Bank Charge (DD, PO, SC)		200	2,400		250	3,000		300	3,600
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,300	27,600		2,600	31,200
Non Cash Item:									
Depreciation Expenses		200	2,400		200	2,400		200	2,400
Total Operating Cost (D)	-	43,967	523,600	-	46,817	561,800	-	50,667	608,000
Net Profit (C-D):	-	9,233	114,800	-	11,703	140,440	-	13,705	164,464
Retained Income			114,800			255,240			419,704

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	118,800	148,440	172,464
1.3	Depreciation Expenses	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus	24,500	121,700	224,540
	Total Cash Inflow	245,700	272,540	399,404
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	121,700	224,540	351,404

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father)
Others (beyond family): 01 female; 03 Male
Future employment:01 (male)
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (16Yrs);

WEAKNESS

- Can not supply goods & Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 686,704 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 289th as Yunus Centre and 80th In-house
Executive Social Business Design Lab
(GTT) on July 14, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



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কোনক বিক্রির হিসাব

২৭/০৪/২৬ মোট বিক্রি =	২২,২০০/-
২৬/০৪/২৬	= ২২,০০০/-
২৫/০৪/২৬	= ২২,৪০০/-
২৪/০৪/২৬	= ২২,২০০/-
২৩/০৪/২৬	= ২২,০০০/-
২২/০৪/২৬	= ২২,০০০/-
২১/০৪/২৬	= ২২,২০০/-



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ জাকিরুল ইসলাম

Name: MD. JAKIRUL ISLAM

পিতা: মোঃ মুকুল ইসলাম

মাতা: সুখলা বেগম

Date of Birth: 10/03/1988

ID NO: 3313054222830

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী কার্ডটি হারান
 ক্ষেত্রে গায়েবী পোনে নিবন্ধিত পোই আকসমে জমা দেয়ার জন্য অনুচৌক করা হলে।

ঠিকানা: হার/রাউ/৩১/১১/১১, ১১/১১/১১, ১১/১১/১১, ১১/১১/১১ - ১১/১১/১১
 গাজীপুর সদর, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: প্রদানের তারিখ: ০৪/০৮/২০০৮





প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করা যাইতেছে যে, জনাব মোঃ নুরুল ইসলাম। গ্রামীণ ব্যাংক তালুককানুর গোবিন্দগঞ্জ শাখার (৫) পুরুষ কেন্দ্রর সদস্য ছিলেন। তার স্বাণী নং ৪৭১৩ গ্রুপ নং ৮ সে অত্র শাখায় ১০-১০-১৯৯৬ ইং তারিখে সদস্য হয়েছিলেন।

আমার জানা মতে তার স্বভাব চরিত্র ভাল।

4.4.16

মুহাম্মদ হোসেন (৫০০০০১)
সিনিয়র অফিসার
গ্রামীণ ব্যাংক
তালুককানুর গোবিন্দগঞ্জ শাখা
স্বাক্ষরিত



Thank You