

Proposed NU Business Name: **KHADIZA RICE MILL**



Project identification and prepared by: Lokman Hekim
Godagari Unit, Rajshahi

Project verified by: Abdul Manna Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NASIMUZZAMAN
Age	:	10-03-1986 (30 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	03 Brothers 03 Sister
Address	:	Vill: Makranda, P.O: Lalitnagar , P.S: Godagari , Dist: Rajshahi
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 KHADIZA BEGUM
(iii) Father's name	:	LATE ABDU SATTAR
(iv) GB member's info	:	Branch : Badhair, Tanor, Centre : 59 (Female), Member ID: 5084/7, Group No: 02 Member since: 27-06-2013 (04 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 37000 Outstanding loan: BDT 21940
(v) Who pays GB loan installment	:	NA
(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. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01737-037043
Family's Contact No.	:	01781-097000
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KHADIZA BEGUM joined Grameen Bank since 04 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHADIZA RICE MILL
Location	:	Makbanda, Lalitnagar, Godagari, Rajshahi
Total Investment in BDT	:	BDT 135000/-
Financing	:	Self BDT 85000/- (from existing business) 63% Required Investment BDT 50000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Rice (Rough)▪Average 50% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Kakonhat.▪Agreed grace period is 3 months.

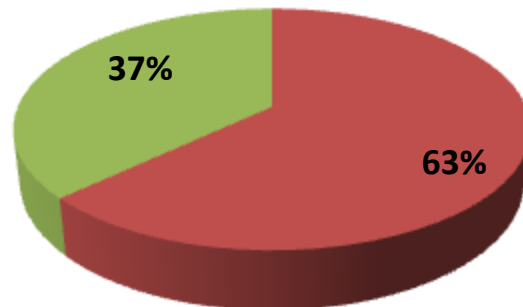
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rice	1300	39000	468000
Total Sales (A)	1300	39000	468000
Less Variable Expense			
Rice	650	19500	234000
Total variable Expense (B)	650	19500	234000
Contribution Margin (CM) [C=(A-B)]	650	19500	234000
Less Variable Expense			
Electricity bill		8000	96000
Transportation		300	3600
Salary (self)		5000	60000
Mobile bill		200	2400
Total fixed cost (D)		13,500	162000
Net Profit (E)= [C-D]		6,000	72000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice mill	1	65000	65,000	0	0	0	65,000
Hawler	1	10000	10,000	0	0	0	10,000
Hawler	1	10000	10,000	0	0	0	10,000
Paddy	0	0	0	65	750	48,750	48,750
Others	0	0	0	1	1250	1,250	1,250
Total	3	0	85,000	66	0	50,000	135,000

Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 50,000
- Total 135,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Rice	1750	52500	630000	661500	694575
Total Sales (A)	1750	52500	630000	661500	694575
Less Variable Expense					
Rice	875	26250	315000	330750	347287.5
Total variable Expense (B)	875	26250	315000	330750	347287.5
Contribution Margin (CM) [C=(A-B)	875	26250	315000	330750	347287.5
Less Variable Expense					
Electricity bill		8500	102000	102500	103000
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		14,300	171,600	172,700	173800
Net Profit (E)= [C-D]		11950	143400	158,050	173487.5
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	143,400	158,050	173487.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		123,400	261450
	Total Cash Inflow	193400	281450	434937.5
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	123,400	261450	414937.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 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

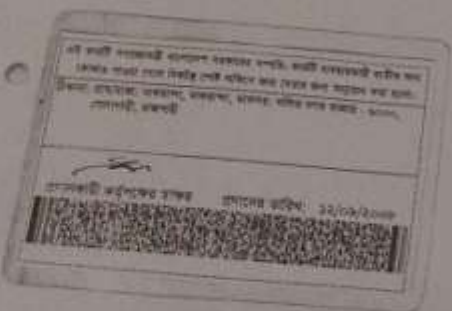
Pictures








সত্যের নাম
 জামি (মুদ্রা) **জামি** (মুদ্রা) ২০২০-২০২১
 প্রায় ৩০০ টাকার একটি প্রকল্পের জন্য (মুদ্রা) **জামি**
 প্রকল্পের অধীনে এই অর্থ প্রকল্পের অধীনে ১০, ২০০০
 টাকার একটি প্রকল্পের অধীনে ১০, ২০০০ টাকার
 প্রকল্পের অধীনে ১০, ২০০০ টাকার প্রকল্পের
 অধীনে ১০, ২০০০ টাকার প্রকল্পের অধীনে
 প্রকল্পের অধীনে ১০, ২০০০ টাকার প্রকল্পের
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জাতীয় পরিচয় কার্ড
 NATIONAL ID CARD

সহজ স্বপ্নের পাশে বই

নাম _____
 পিতা/মাতা _____
 পিতা/মাতা _____
 পিতা/মাতা _____
 পিতা/মাতা _____

FAMILY PICTURE

