

# Proposed NU Business Name: **M/S SHAKINA RICE MILL**



Project identification and prepared by: Md Mahabur Rahman  
Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

### **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.HAMIDUL ISLAM</b>
Age	:	07-03-1997 ( 19 Years)
Education, till to date	:	H.S.C
Marital status	:	UnMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	0 1Brothers 01Sisters
Address	:	Vill: Chalas ,P.O: Dhanbari ,P.S: Dhanbari, Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SHAKINA BEGUM</b>
(iii) Father's name	:	<b>ALAUDDIN</b>
(iv) GB member's info	:	Branch: Chalas Centre # 50 (Female), Member ID: 4105 , Group No: 01 Member since: 2013( 05Years) First loan: BDT = 5,000 Last Loan = 35,000
<b>Further Information:</b>	:	Outstanding loan:= 21,910
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill Own Business and Training Info	:	0 3years of business experience. : 0 3years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01795-815617
Family's Contact No.	:	01964-392329
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SHAKINA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHAKINA RICE MILL
Location	:	Chalas,Dhanbari,Tangail
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/- (from existing business) 69% Required Investment BDT 50,000/- (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25ft x 10 ft= 250 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Rice, etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>three</b> employee.</li><li>▪The shop is Own .</li><li>▪Collects goods from .Dhanbari</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
	0	0	0
services	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		5000	60,000
Transportation		0	0
Salary (self)		5000	60,000
Salary (staff)		9000	108,000
Entertainment		0	0
Graud Bill		0	0
Generator Bill		0	0
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>19,300</b>	<b>231,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,700</b>	<b>128,400</b>

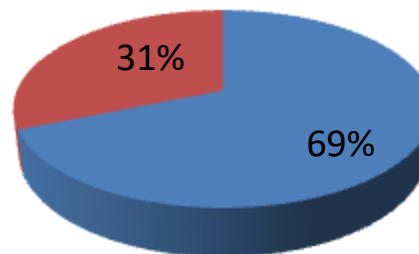
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
	6	0	0	0	1	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	2	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			0	Others			0	0
Security of Shop			0					0
Machinaries			110000	Machinaries			50,000	160,000
<b>Total</b>			<b>110,000</b>				<b>50,000</b>	<b>160,000</b>

## Source of Finance

■ Entrepreneur's contribution 110000

■ Investor's Investment 50000

■ Total 160000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
0	1,000	30,000	360,000	378,000	396,900
services	0	0	0	0	0
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
0	0	0	0	0	0
<b>Total variable Expense (B)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		5500	66,000	69,300	72,765
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		9,000	108,000	108,000	108,000
Entertainment		0	0	0	0
Graud Bill		0	0	0	0
Generator Bill		0	0	0	0
Mobile Bill		315	3,780	3,969	4,167
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>19,815</b>	<b>237,780</b>	<b>241,269</b>	<b>244,932</b>
<b>Net Profit (E) [C-D]</b>		<b>10,185</b>	<b>122,220</b>	<b>136,731</b>	<b>151,968</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	122,220	136,731	151,968
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		102,220	218,951
	<b>Total Cash Inflow</b>	<b>172,220</b>	<b>238,951</b>	<b>370,919</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>102,220</b>	<b>218,951</b>	<b>350,919</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

