



*Proposed NU Business Name* : **Bikrompur Rice Agency**

*Business Category* : **Micro Business, Rice Business**



*Business Proposal Identified & Prepared by* : **Md Shirajul Islam, Unit Incharge Keraniganj , Munsiganj,Zone 01.**

*Business Proposal Verified by* : **Md Shirajul Islam**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Owasim Ahmed</b> Vill: Balur Char, Union: Balur Char, District: Munshiganj
Age	:	25 years
Marital Status	:	Married
Children	:	1 (One) Son
No. of siblings	:	1 (One) Brother and 3 (Three) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	Rokya Begum
(iii) Father's name	:	Answar Ali
(iv) GB member's info	:	Branch: Basta Keraniganj, Keranigong, Centre # 9 Loan no.: 4732/2, Member since 01 January 0001 First loan: Tk. 5,000 Last loan: Tk. 10,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

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

Education, till to date	:	Secondary School Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 8 (Eight) year(s) of experience in running his own business. He started the business with BDT 100,000 (One Lac)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Housewife Developments from entrepreneur's current business are Investment etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01714250407
NU's NID/Birth Certificate No.	:	19925917411000148
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Rokya Begum was a GB member from 01 January 0001 to 01 January 0001, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Business.
- Finally GB loan helped her to improve Buy land.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Bikrompur Rice Agency</i></b>
Address/ Location	:	Abdullapur Bazar
Total Investment Required in BDT	:	Tk. 2,40,800/-
Financing	:	Self Tk. 1,80,800/- Required Investment Tk. 60,000/-
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	From Fire Distingue 5%

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,500	126,000	1,512,000
<b>Total Sales/commission (A)</b>	<b>4,500</b>	<b>126,000</b>	<b>1,512,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	3,600	100,800	1,209,600
<b>Total Cost of Sales and Services (B)</b>	<b>3,600</b>	<b>100,800</b>	<b>1,209,600</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>900</b>	<b>25,200</b>	<b>302,400</b>
<b>Less: Operating Cost</b>			
Electricity Bill		400	4,800
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		200	2,400
Transportation Expense		500	6,000
<b>Non Cash Item</b>			
Deprecation Expenses		250	3,000
<b>Total Operating Cost (D)</b>		<b>6,350</b>	<b>76,200</b>
<b>Net Profit (C-D)</b>		<b>18,850</b>	<b>226,200</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Cash in hand		100,000	60000	160,000
Bank Balance		80000		80000
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(800)		(800)
<b>Total Capital</b>		<b>180800</b>	<b>60,000</b>	<b>240,800</b>

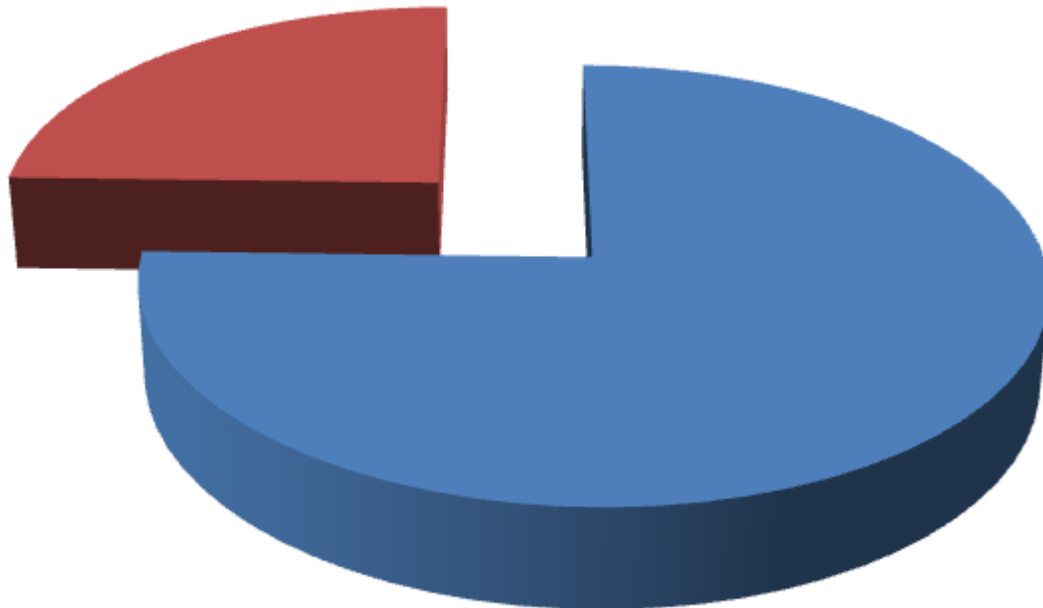
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 1,80,800 (75%)

■ GSSB's Investment BDT 60,000 (25%)

■ Total Capital BDT 2,40,800

Amount (BDT)





# *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 Product(s)	4,500	126,000	1,512,000	4,950	138,600	1,663,200	5,445	152,460	1,829,520
<b>Total Sales/commission (A)</b>	<b>4,500</b>	<b>126,000</b>	<b>1,512,000</b>	<b>4,950</b>	<b>138,600</b>	<b>1,663,200</b>	<b>5,445</b>	<b>152,460</b>	<b>1,829,520</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	3,600	100,800	1,209,600	3,960	110,880	1,330,560	4,356	121,968	1,463,616
<b>Est. Total Cost of Sales and Services (B)</b>	<b>3,600</b>	<b>100,800</b>	<b>1,209,600</b>	<b>3,960</b>	<b>110,880</b>	<b>1,330,560</b>	<b>4,356</b>	<b>121,968</b>	<b>1,463,616</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>900</b>	<b>25,200</b>	<b>302,400</b>	<b>990</b>	<b>27,720</b>	<b>332,640</b>	<b>1,089</b>	<b>30,492</b>	<b>365,904</b>
<b>Less: Operating Cost</b>									
Electricity Bill		400	4,800		440	5,280		484	5,808
Entertainment Expenses		200	2,400		220	2,640		242	2,904
Transportation Expense		500	6,000		550	6,600		605	7,260
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Ownership Transfer Fee		438	3,504		438	5,256		438	5,240
<b>Non Cash Item</b>									
Depriciation Expenses		333	4,000		333	4,000		333	3,996
<b>Total Operating Cost (D)</b>		<b>6,871</b>	<b>80,704</b>		<b>7,481</b>	<b>89,776</b>		<b>8,152</b>	<b>97,808</b>
<b>Net Profit (C-D)</b>		<b>18,329</b>	<b>221,696</b>		<b>20,239</b>	<b>242,864</b>		<b>22,340</b>	<b>268,096</b>
<b>Retained Income</b>			<b>221,696</b>			<b>464,560</b>			<b>732,656</b>

**Notes: 1. Agreed grace period:** Four months

**2. Investment Payback schedule:** Quarterly 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.)***

<b>SL#</b>	<b>Particular</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	225200	248120	273336
1.3	Depreciation Expense	4000	4000	3996
1.4	Opening Balance of Cash Surplus	5000	212900	433520
	<b>Total Cash Inflow</b>	<b>294200</b>	<b>465020</b>	<b>710852</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	21000	31500	31500
	<b>Total Cash Outflow</b>	<b>81300</b>	<b>31500</b>	<b>31500</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>212900</b>	<b>433520</b>	<b>679352</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (8 Years)

## **W**EAKNESS

## **O**PPORTUNITIES

## **T**HREATS





