

RICE HUSK BRIQUETTE FACTORY
And
Grameen Byabosa Bikash.

ZAHIDUL ISLAM

NABIN UDDOGTA



Brief Bio of Promoter:

- **Name:** Zahidul Islam
- **Academic Qualification :** Class Nine
- **Mother:** GB Borrower
- **Address:** Brammonshason, Kalihati, Tangail
- **Education Loan :** None



Father's Information:

- Name: Sekendar Ali
- Members ID: 1281
- Branch: Brammonshason Kalihati
- Thana: Kalihati
- District: Tangail
- Grameen Bank Joining Date: 12-03-1980
- Existing Outstanding Loan: 1,000

Project Summary:

- A factory using rice husk to produce briquette with 7 years of experience.
 - Currently run a fire wood briquette factory using two machines for the production of biomass briquettes.
 - A greater demand than what's currently supplied and there for need to produce and sale 90 monds of briquette per day.
To reach production goal, two additional machines are needed.
 - The factory will run 24 hours and ready-made briquette will be sold at the factory directly.
 - Target customers are local restaurant, private household festival caterers and other district dealers.
- Break even within the first year**

Project Objectives:

- Self employment for the promoter.
- Create employment opportunity for other.
- Reduce of deforestation.
- Reduce emission of carbon.
- Support better environment
- Contribute in improving of socio-economic condition.



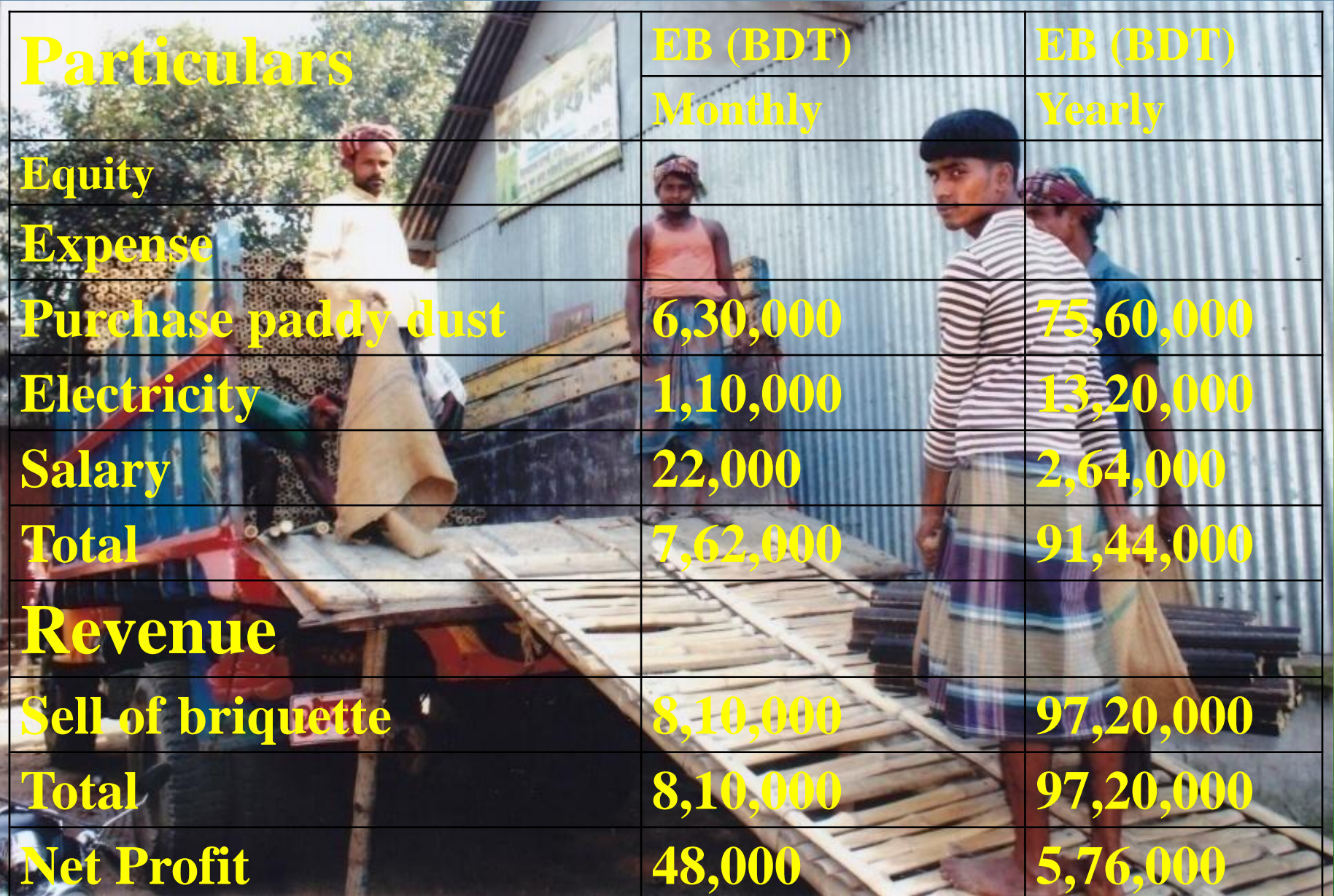
Project Cost:

- Machine & instruments: 3,00,000 Tk
- Furniture: 50,000 Tk
- Factory Shed: 2,00,000 Tk
- Working capital: 2,50,000 Tk
- Total investment required----- 8,00,000 Tk
- Source of funds:
- Own equity: 2,00,000 Tk
- Being sought: 6,00,000 Tk

Pay back within four years



EXISTING BUSINESS :



Particulars	EB (BDT)	EB (BDT)
	Monthly	Yearly
Equity		
Expense		
Purchase paddy dust	6,30,000	75,60,000
Electricity	1,10,000	13,20,000
Salary	22,000	2,64,000
Total	7,62,000	91,44,000
Revenue		
Sell of briquette	8,10,000	97,20,000
Total	8,10,000	97,20,000
Net Profit	48,000	5,76,000

Financial Projection (Bd TK):

Particulars	1 st Year	2nd Year	3rd Year	4th Year	5th Year
Revenue					
Sales-Briquette	97,20,000	1,00,44,000	1,03,68,000	1,06,27,200	1,08,86,400
Total Revenue	97,20,000	1,00,44,000	1,03,68,000	1,06,27,200	1,08,86,400
Expenses					
Buying Machine	5,00,000	--	--	--	--
Rice Dust	75,60,000	79,38,000	81,68,800	83,16,000	85,42,500
Electricity	13,20,000	13,80,000	13,80,000	14,40,000	14,40,000
Admin. expense	2,64,000	2,88,000	3,12,000	3,36,000	3,60,000
Total Expense	96,44,000	95,64,000	98,60,800	1,00,92,000	1,03,42,500
Net Profit	76,000	4,80,000	5,07,200	5,35,200	5,43,900
Pay Back		1,50,000	1,50,000	1,50,000	1,50,000

Risk Factor & Risk Management :

Risk Factor

- Interruption of electricity.

Risk Management

- A power cut time can be used to pack goods for sale.

THANK YOU