

## Proposed NU Business Name: **MUBARAK CHITAR MILL**



Project identification and prepared by: Md Mohiuddin Rubel  
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD SIDUR RAHMAN</b>
Age	:	01-03-1985 (30 Years)
Education, till to date	:	SSC pass
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Garotto, P.O: Kadamtoli, P.S: Ghatail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SAMSUNNAHAR</b>
(iii) Father's name	:	<b>ABDUL GANI AKAND</b>
(iv) GB member's info	:	Branch: Brahmmonshason Ghatail, Centre # 43 (Female), Member ID: 5672, Group No: 05 Member since: 22-11-1993 (22 Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	03 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-269232
Mother's Contact No.	:	01713-581736
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

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

SAMSUNNAHAR joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MUBARAK CHITAR MILL</b>
Location	:	Garotto, Kadamtoli, Ghatail, Tangail.
Total Investment in BDT	:	BDT 3,30,000/-
Financing	:	Self BDT 2,30,000/-(from existing business) 70% Required Investment BDT 1,00,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	35 Deciml
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪Rice husk &amp; broken rice are manufacturing from dried paddy.</li><li>▪Average 40% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪After getting equity fund two employee will be appointed.</li><li>▪The entrepreneur is owner of the shop.</li><li>▪Collects goods from local auto mill.</li><li>▪Agreed grace period is 4 months.</li></ul>

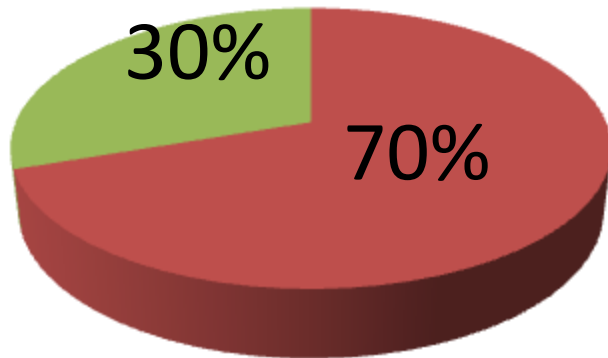
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Dried Paddy	100,000	1,200,000
<b>Total Sales (A)</b>	<b>100,000</b>	<b>1,200,000</b>
<b>Less. Variable Expense</b>		
Broken Rice, Rice Husk	60,000	720,000
<b>Total variable Expense (B)</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>40,000</b>	<b>480,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	7,000	84,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Transportation	4,000	48,000
Entertainment	400	4,800
Salary (staff)	15,300	183,600
Others	100	1,200
<b>Total fixed Cost (D)</b>	<b>32,300</b>	<b>387,600</b>
<b>Net Profit (E) [C-D]</b>	<b>7,700</b>	<b>92,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Dried Rice (545 bag x 225)	122,500	100,000	222,500
Broken Rice (5 x 900)	4,500	-	4,500
Husk (10 x 3000)	3,000	-	3,000
Machine (2)	100,000	-	100,000
<b>Total</b>	<b>230,000</b>	<b>100,000</b>	<b>330,000</b>

## Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 100,000
- Total 330,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>			
Dried Paddy	150,000	1,800,000	1,890,000
<b>Total Sales (A)</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>
<b>Less. Variable Expense</b>			
Broken Rice, Rice Husk	90,000	1,080,000	1,134,000
<b>Total variable Expense (B)</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill	7,000	84,000	84,000
Mobile Bill	600	7,200	8,000
Salary (self)	5,000	60,000	60,000
Transportation	6,000	72,000	75,000
Entertainment	400	4,800	5,500
Salary (staff)	25,500	306,000	306,000
Others	100	1,200	1,500
<b>Non Cash Item</b>			
Depreciation	1,667	20,000	20,000
<b>Total Fixed Cost</b>	<b>46,267</b>	<b>555,200</b>	<b>560,000</b>
<b>Net Profit (E) [C-D]</b>	<b>13,733</b>	<b>164,800</b>	<b>196,000</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	164,800	196,000
1.3	Depreciation (Non cash item)	20,000	20,000
1.4	Opening Balance of Cash Surplus		124,800
	<b>Total Cash Inflow</b>	<b>284,800</b>	<b>340,800</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>124,800</b>	<b>280,800</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:05  
Experience & Skill : 03 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













































21/10/2020  
20/10/2020  
20/10/2020

21/10/2020

22/10/2020

23/10/2020

24/10/2020

25/10/2020

26/10/2020

27/10/2020

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29/10/2020

30/10/2020

31/10/2020

01/11/2020

02/11/2020

03/11/2020

04/11/2020

05/11/2020

06/11/2020

24/01/2020

~~मकान खरीद करवा = 60000~~

~~दर दर जात = 2000~~

~~मकान खरीद करवा = 60000~~

25/01/2020

~~मकान खरीद करवा = 60000~~

~~मकान खरीद करवा = 60000~~

~~मकान खरीद करवा = 60000~~

26/01/2020

~~मकान खरीद करवा = 60000~~

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~~मकान खरीद करवा = 60000~~

27/01/2020

~~मकान खरीद करवा = 60000~~

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28/01/2020

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29/01/2020

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30/01/2020

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ইউ পি ফর্ম : ৭  
খণ্ড : ১২ (১)

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

### ৭নং দিগড় ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর : কদমতলী, উপজেলা : খাইরুল, জেলা : টাঙ্গাইল

০০০৫০ ট্রেড লাইসেন্স ০০০০০

বই নম্বর : ১০০৫-২০১৬ ক্রমিক নং- 1946  
 লাইসেন্স নম্বর : ৩২/১০/১০২৫  
 লাইসেন্সধারীর নাম : শ্রী শ্রী সফিউর রহমান  
 পিতা/স্বামীর নাম : শ্রী শ্রী মনি  
 ঠিকানা : গাবুলিয়া শ্রী শ্রী সফিউর রহমান কলেজ উদ্ভিদ



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



নাম: মোঃ সফিউর রহমান  
 Name: MD. SIQUR RAHAMAN  
 পিতা: শ্রী মনি মাকসুম  
 মাতা: সাদিয়াহার  
 Date of Birth: 01 Mar 1985  
 ID NO: 9312851601896



গ্রামীণ ব্যাংক



মহজ্বা খানের পাশবই

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০৫

৪৩৬

স্বাক্ষরিত

তারিখ পর্যন্ত

তারিখ পর্যন্ত  
 নাম/বৃত্তি/পেশা  
 স্বাক্ষর  
 ডায়েরী নং  
 তারিখ

# FAMILY PICTURE

