

## Proposed NU Business Name: **MS RATON RICE MILL**



Project identification and prepared by: Md. Ebadat Hossain,  
Puthia Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



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

Name	:	<b>MD. PHARDOS OYAHED (RATON)</b>
Age	:	01-01-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brother
Address	:	Vill: Gotia, P.O: Dhokrakul, P.S: Puthiya, 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	:	<b>MST. FATEMA BEGOM</b>
(iii) Father's name	:	<b>MD. ABDUR RAHMAN</b>
(iv) GB member's info	:	Branch: Jiupara, Puthiya Centre # 63 (Female), Member ID: 5676, Group No: 08 Member since: 1994 (21 Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	Father
(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	:	7 years experience in running business. He has 2 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-787167
Mother's Contact No.	:	01750951312
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. FATEMA BEGOM** joined Grameen Bank since 21 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS RATON RICE MILL</b>
Location	:	Gotia, puthia, Rajshahi
Total Investment in BDT	:	BDT 590,000/-
Financing	:	Self BDT 440,000/-(from existing business) 75% Required Investment BDT 1,50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	50ft x 10ft= 500square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice.</li><li>▪Average 5% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Agreed grace period is 3 months.</li></ul>

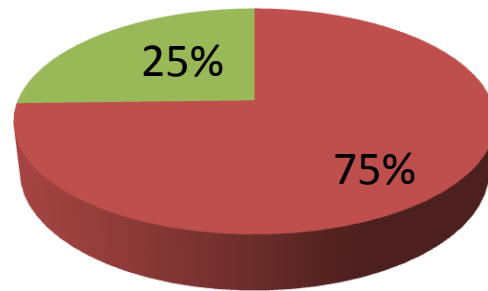
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Rice	6600	198000	2376000
Income from rice mill	1100	33000	396000
<b>Total Sales (A)</b>	7700	231000	2772000
<b>Less Variable Expense</b>			
Rice	6270	188100	2257200
<b>Total variable Expense (B)</b>	6,270	188100	2257200
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,430	42900	514800
<b>Less Variable Expense</b>			
Electricity bill		15000	180000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		500	6000
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		33,800	405600
<b>Net Profit (E)= [C-D]</b>		9,100	109200

## Investment Breakdown

Particulars	Existing	Proposed	Total
Paddy	395,000	150,000	545000
Wheat	42,000	0	0
Cash	3,000		3000
	440,000	150,000	590000

## Source of Finance



- Entrepreneur's Contribution 440,000
- Investor's Investment 150,000
- Total 590,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Rice	8600	258000	3096000	3250800	3413340
Income from rice mill	1500	45000	540000	567000	595350
<b>Total Sales (A)</b>	10100	303000	3636000	3817800	4008690
<b>Less Variable Expense</b>					
Rice	6650	199500	2394000	2513700	2639385
Item					
<b>Total variable Expense (B)</b>	6,650	199500	2394000	2513700	2639385
<b>Contribution Margin (CM) [C=(A-B)</b>	1,850	55500	666000	699300	734265
<b>Less Variable Expense</b>					
Electricity bill		17000	204000	205000	205000
Transportation		4,000	48,000	50,000	51000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		500	6000	6000	6000
Mobile bill		400	4800	5000	5200
<b>Total fixed cost (D)</b>		36,900	442,800	446,000	447200
<b>Net Profit (E)= [C-D]</b>		18600	223200	253,300	287065
Investment Payback			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



## 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	150,000		
1.2	Net Profit	223,200	253,300	287065
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		163,200	356500
	<b>Total Cash Inflow</b>	<b>373200</b>	<b>416500</b>	<b>643565</b>
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60000</b>	
<b>3</b>	<b>Net Cash Surplus</b>	<b>163,200</b>	<b>356500</b>	<b>583565</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 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

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গোটিয়া, পুঠিয়া, রাজশাহী।

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স্ব-শেখার

Collection



# FAMILY PICTURE

