

Proposed NU Business Name: **MS RUBEL STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RUBEL ALI
Age	:	01-01-1993(24 Years)
Education, till to date	:	Class-5
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brother & 1 Sister
Address	:	Vill: Patiakandi, P.O: Nondongasi, P.S: Carghat . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. FATEM A BEGUM
(iii) Father's name	:	MD. JAMSHED ALI
(iv) GB member's info	:	Branch: Nimpara, Carghat , Centre # 39(Female), Member ID: 2691/3, Group No: 01 Member since: 2006 (11 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 110,000, Outstanding loan: 54,120
(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	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-180259
Brother's Contact No.	:	01733-028607
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FATEMA BEGUM joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS RUBEL STORE
Location	:	Patiakandi, Nondongasi, Carghat , Rajshahi .
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is self.▪Agreed grace period is 3 months.

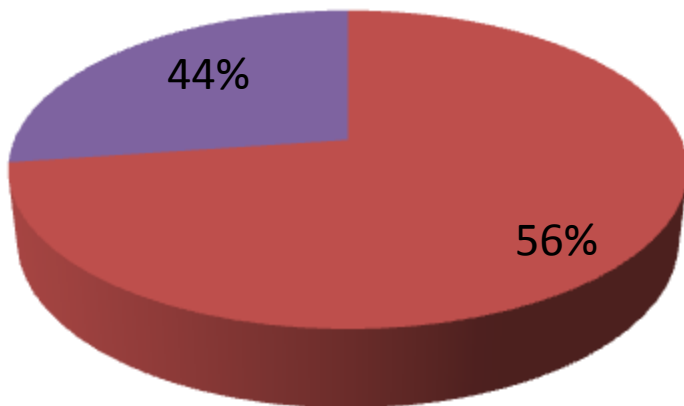
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Grocery Item	1,700	51,000	612,000
Total variable Expense (B)	1,700	51,000	612,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		-	-
Electricity Bill		400	4,800
Transportation		800	9,600
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		-	-
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		2,200	26,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (3x1,500)	4,500	30,000	34,500
Flower(3x800)	2,400	10,000	12,400
Sugar (3x3,200)	9,600	-	9,600
Oil (100x90)	9,000	10,000	19,000
Cosmetic	10,000	-	10,000
Cold drinks (4x480)	1,920	-	1,920
Others	2,580	-	2,580
Total	40,000	50,000	90,000

Source of Finance



■ Intreprenuer's Contibution 40,000

■ Investor's Investment 50,000

■ Total 90,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Grocery Item	2,125	63,750	765,000	803,250	843,412
Total variable Expense (B)	2,125	63,750	765,000	803,250	843,412
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000	141,750	148,837
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		500	6,000	6,300	6,615
Transportation		800	9,600	9,600	9,600
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		300	3,600	3,780	3,969
Guard		-	-	-	-
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		7,100	85,200	85,920	86,676
Net Profit (E) [C-D]		4,150	49,800	55,830	62,161
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	49,800	55,830	62,161
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		29,800	35,830
	Total Cash Inflow	99,800	85,630	97,991
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	29,800	65,630	77,991

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



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