

**Proposed NU Business Name: RUBEL ELECTRONICS&MOBILE  
SERVICING CENTER**



Project identification and prepared by: Md. Md. Kazem Uddin ,  
Bashon Unit, Gazipur

Project verified by: Md. Sumsul Arefin



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

Name	:	<b>MD. ABUL KALAM ASAD</b>
Age	:	24-04-1990( 26 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Sisters
Address	:	Vill: Laxmipur ; P.O: Chandana ;P.S: Gazipur Shadar ;Dist: Gazipur
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. KAMALA BEGUM</b>
(iii) Father's name	:	<b>MD. JOYNAL ABEDIN</b>
(iv) GB member's info	:	Branch: Proladpur , Centre # 75 (Female), Member ID: 10243, Group No: 11 Member since: 01-02-2001 ( 16 Years) First loan: BDT 5,000/- Last Loan : 50,000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	15 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01914608354
Family's Contact No.	:	01937201212
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KAMALA BEGUM** joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

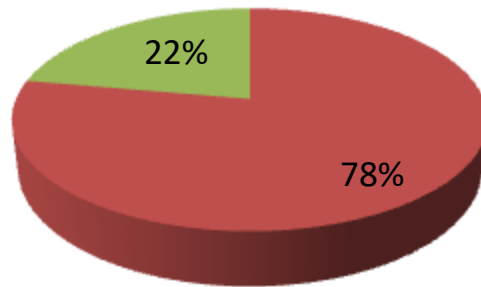
Business Name	:	<b>RUBEL ELECTRONICS&amp;MOBILE SERVICING CENTER</b>
Location	:	Laxmipura, Gazipur
Total Investment in BDT	:	BDT 3,60,000/-
Financing	:	Self BDT 2,80,000/- (from existing business) 78% Required Investment BDT 80,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225 square 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;Computer,Laptop,CC Camera,Mobile,Mobile Exixsory,Energy Bulb,Remot,Cableetc.</li> <li>▪Average 15% gain on sales</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop.</li> <li>▪Collects goods from Joydedpur,Gazipur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Projection (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Elcctric Item	3000	90000	1080000
	0	0	0
<b>Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Elcctric Item	2250	67500	810000
<b>Total variable Expense (B)</b>	2,250	67500	810000
<b>Contribution Margin (CM) [C=(A-B)</b>	450	13500	162000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,300	75600
<b>Net Profit (E)= [C-D]</b>		7,200	86400

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>400</b>	<b>0</b>	<b>0</b>
Computer	1	25000	25,000	0	0	0	25,000
Laptop	1	30000	30,000	0	0	0	30,000
CC Camera	1	50000	50,000	0	0	0	50,000
Mobile	40	2000	80,000	25	2,000	50,000	130,000
Mobile Exixsory	1	20000	20,000				20,000
Energy Bulb	30	100	3,000	0	0	0	3,000
Remot	100	100	10,000	0	0	0	10,000
Cable	1	24000	24,000	1	20,000	20,000	44,000
Bkash	0	0	0	1	10,000	10,000	10,000
	0	0	0	0	0	0	0
Scurity	0	0	0	0	0	0	0
others	1	38000	38,000	1	0	0	38,000
	0	0	0	0	0	0	0
<b>Total</b>	<b>176</b>	<b>0</b>	<b>280,000</b>	<b>29</b>	<b>0</b>	<b>80,000</b>	<b>380,000</b>



- Total 360,000
- Entrepreneur's Contribution 280,000
- Investor's Investment 80,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Electric Item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000	1512000	1587600
<b>Less Variable Expense</b>			0		
Electric Item	3400	102000	1224000	1285200	1349460
			0		
<b>Total variable Expense (B)</b>	3,400	102000	1224000	1285200	1349460
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18000	216000	226800	238140
<b>Less Variable Expense</b>			0		
Rent		0	0	0	0
Electricity bill		300	3600	4100	4600
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		0	0	0	0
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		350	4200	4300	4400
<b>Total fixed cost (D)</b>		6,900	80,400	81,500	82600
<b>Net Profit (E)= [C-D]</b>		11100	133200	145,300	155540
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	133200	145,300	155540
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		101,200	214500
	<b>Total Cash Inflow</b>	213200	246500	370040
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	<b>32,000</b>	<b>32,000</b>	<b>32,000</b>
	<b>Total Cash Outflow</b>	112,000	<b>32,000</b>	<b>32,000</b>
3	<b>Net Cash Surplus</b>	101200	214500	338040

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1others:0  
Experience & Skill : 15 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



















# FAMILY PICTURE

