

Proposed NU Business Name : RUBEL STORE



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RUBEL MIA
Age	:	27-12-1983(31Years)
Education, till to date	:	Class six
Marital status	:	married
Children	:	0
No. of siblings:	:	3 Brothers, 1 Sister.
Address	:	Vill: nagourpur P.Onagourpur: , P.S: nagourpur , 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	:	Sofia begun
(iii) Father's name	:	md.mofiz
(iv) GB member's info	:	Branch: nagourpur Centre # 25(Female), Member ID : 2676/1 , Group No: 4 Member since:7/08/2010 First loan: BDT 5000 /- Outstanding loan: nil
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778702943
Family's Contact No.	:	01766034569
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA

joined Grameen 7 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL STORE
Location	:	Mamud nagour road nagourpur, Tangail
Total Investment in BDT	:	BDT314,000/-
Financing	:	Self BDT 234,000/- (from existing business 75% Required Investment BDT80,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 10 ft= 300square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; dual sugar oil rice lax shop mineral water vodhi setc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owns.▪Collects goods from tang ail▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

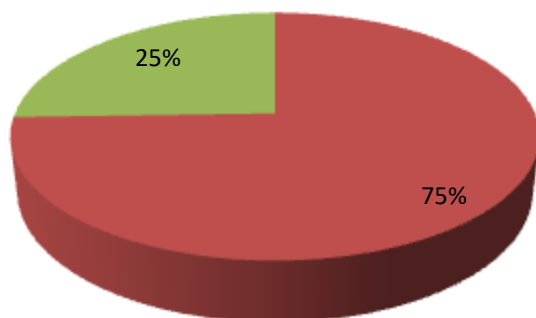
Particular	Daily	Monthly	Yearly
Revenue (sales)			
dual sugar oil rice lax shop mineral water		96500	1158000
Total Sales (A)		96500	1158000
Less. Variable Expense			
dual sugar oil rice lax shop mineral water	0	77200	926400
Total variable Expense (B)	0	77200	926400
Contribution Margin (CM) [C=(A-B)]	0	19300	231600
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4800
Transportation		500,0	60,000
Mobile Bill		500	6000
Entertainment		500	6000
Gurd		200	2400
janitor		200	2400
Salary (self)		5,000	60,000
Total fixed Cost (D)		11800	141600
Net Profit (E) [C-D]		7500	90000

Investment Breakdown

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
dull	10500	20,000	30500
sugar	16,000	20,000	36000
MASTER OILL	22000	20,000	42000
SOBIN	30000	20000	50,000
VOSHI	30000	0	30000
OtHER	155500	0	1,55,500
Total	234000	80,000	314000

Source of Finance



- Entrepreneur's Contribution 234,000
- Investor's Investment 80,000
- Total 314,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
dual sugar oil rice lax shop mineral water vodhi	96500	1158000	1215900	1276695
Total Sales (A)	96500	1158000	1215900	1276695
Less. Variable Expense				
dual sugar oil rice lax shop mineral water vodhi	77200	926400	972720	1021356
Total variable Expense (B)	77200	926400	972720	1021356
Contribution Margin (CM) [C=(A-B)	19300	231600	243180	256349
Less. Fixed Expense				
TRANSPROCATION	5000	60000	60000	60000
Electricity Bill	400	4800	4800	4800
Guard	400	4800	4800	4800
Mobile Bill	500	6000	6000	6000
Entertainment	500	6000	6000	6000
Salary (self)	5000	60,000	60,000	60,000
Total Fixed Cost	11800	141600	141600	141600
Net Profit (E) [C-D)	7500	90,000	101580	114749
Investment Payback		32000	32000	32,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow	80,000		
1.1	Investment Infusion by Investor	0		
1.2	Net Profit	90,000	101580	114749
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		58000	127580
	Total Cash Inflow	170000	159580	242329
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32000
3	Net Cash Surplus	58,000	127580	210329

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 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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FAMILY PICTURE

