

Proposed NU Business Name: **RUBEL STORE**



Project identification and prepared by: Md. Shahab Uddin,
Asulia Unit, Dhaka

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBEL
Age	:	10-08-1985 (30Years)
Education, till to date	:	Class Ten
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother and 1 Sister
Address	:	Vill: Kumkumari P.O: Ashulia, P.S: Ashulia, Dist: Dhaka
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALIMA BEGUM
(iii) Father's name	:	MD. ABDUL MANNAN
(iv) GB member's info	:	Branch: Ashulia , Centre # 06(Female), Member ID: 1624 Group No: 04 Member since: 05-08-2002 to 19-09-2010 (8 Years) First loan:5,000 taka.
Further Information:	:	Outstanding loan: Nill
(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	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent, Business, Cow Rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867-914465
Mother Contact No.	:	01921-514239
NU Project Source/ Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Halima Begum is a member of Grameen Bank since 8 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development, Cow Rearing and Business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL STORE
Location	:	Kumkumari Bazar, Ashulia, Dhaka
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Sugar, Biscuit, Soft drinks, Soap Chips, Cosmetics etc.▪Wholesaler and retailer.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Savar, Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

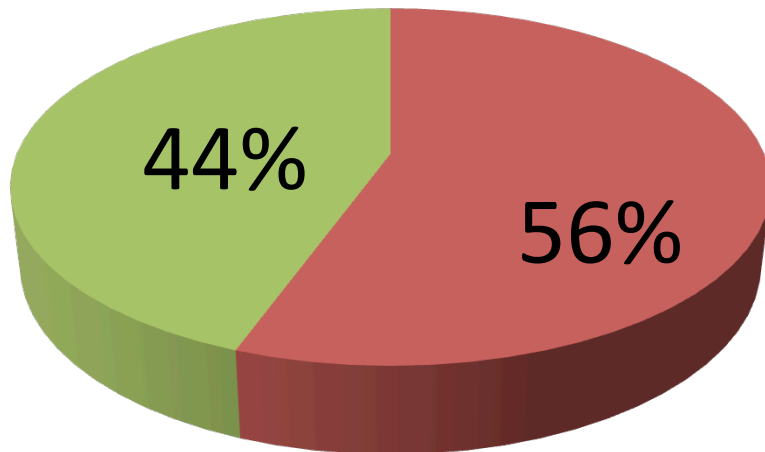
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Oil, Sugar, Biscuit, Soft drinks, Soap Chips, Cosmetics etc	6,500	195,000	2,340,000
Total Sales (A)	6,500	195,000	2,340,000
Less. Variable Expense			
Rice, Pulse, Flour, Oil, Sugar, Biscuit, Soft drinks, Soap Chips, Cosmetics etc	5,720	171,600	2,059,200
Total variable Expense (B)	5,720	171,600	2,059,200
Contribution Margin (CM) [C=(A-B)]	780	23,400	280,800
Less. Fixed Expense			
Rent		7,000	84,000
Electricity Bill		1,200	14,400
Generator Bill		300	3,600
Mobile Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		100	1,200
Total fixed Cost (D)		15,100	181,200
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil	1,20,000	1,00,000	2,20,000
Sugar, Biscuit, Soft drinks	25,000	50,000	75,000
Soap Chips, Cosmetics etc	35,000	50,000	85,000
Fridge	20,000	-	20,000
Security	50,000	-	50,000
Total	2,50,000	2,00,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Sugar, Biscuit, Soft drinks, Soap Chips, Cosmetics etc	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Sugar, Biscuit, Soft drinks, Soap Chips, Cosmetics etc	8,800	264,000	3,168,000	3,326,400	3,492,720
Total variable Expense (B)	8,800	264,000	3,168,000	3,326,400	3,492,720
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		7,000	84,000	84,000	84,000
Electricity Bill		1,200	14,400	15,500	16,500
Generator Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,500	1,800
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		19,283	231,400	223,600	227,900
Net Profit (E) [C-D)		16,717	200,600	230,000	248,380
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	200,600	230,000	248,380
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		124,600	278,600
	Total Cash Inflow	404,600	358,600	530,980
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	124,600	278,600	450,980

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 12 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







আমাদের সেবা ফর্মুলা

রুবেল স্টোর





ক্রমিক নং-

694

ফরম ইউ, পি
নিয়ম নম্বর (U)



আশুলিয়া ইউনিয়ন পরিষদ

থানা-আশুলিয়া, উপজেলা-সাভার, জিলা-ঢাকা।

ট্রেড লাইসেন্স

লাইসেন্স নং- ২৪.২৮ (২০১৪/২৫)

তারিখ ০৭/০৪/২০১৫

প্রতিষ্ঠানের নাম রূপেন্দ্র মে/১

মালিকের নাম হোসা: রূপেন্দ্র

পিতা/স্বামীর নাম আঃ হামিদ

ঠিকানা সুব্রতলালী ব্যাংক অফিস/ ঢাকা

ব্যবসার ধরণ মুদি ব্যবসা

উল্লিখিত প্রতিষ্ঠানের অনুকূলে ১০০/- টাকা

লাইসেন্স ফি গ্রহণ করিয়া ২০১৪/১৫ ইং সালের জন্য অত্র ইউনিয়নের সীমার মধ্যে আবশ্যিকীয় বাণিজ্য চালাইয়া যাইবার অনুমতি দেওয়া হইল। ৩০-৬-২০১৫ ইং তারিখ পর্যন্ত অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বৎসর নবায়ন করিতে হইবে।

সচিব স্বাক্ষর :

তারিখ

১৭/৪/১৫
চেয়ারম্যান
আশুলিয়া ইউনিয়ন পরিষদ
চেয়ারম্যান
আশুলিয়া ইউনিয়ন পরিষদ।

FAMILY PICTURE

