

# Proposed NU Business Name: RUBEL FALL VANDAR & CONFECTIONARY



Project identification and prepared by: MD Forhad Hossein  
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD RUBEL MIA</b>
Age	:	09-03-1988 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Rosulpur, P.O: Rosulpur, P.S: Tangail, 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	:	<b>AILEYA BEGUM</b>
(iii) Father's name	:	<b>MD KORBAN ALI</b>
(iv) GB member's info	:	Branch: Gala,Tangail, Centre # 32(Male), Member ID:3159/1, Group No: 02 Member since: 15-06-2008 (08Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT10,000, Outstanding loan: BDT 8,900
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	08 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.	:	01752581165
Mother's Contact No.	:	01710147924
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALEYA BEGUM** joined Grameen Bank since 07 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>RUBEL FALL VANDAR &amp; CONFECTIONARY</b>
Location	:	Rosulpur Baazar,Tangail
Total Investment in BDT	:	BDT 105,000/-
Financing	:	Self BDT 45,000/-(from existing business) 43% Required Investment BDT 60,000/-(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 9 ft= 90 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Fruits &amp; Confectionary</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is own.</li><li>▪Collects goods from Dhaka,Badamtoli,Elenga,Tangail</li><li>▪Agreed grace period is 3 months.</li></ul>

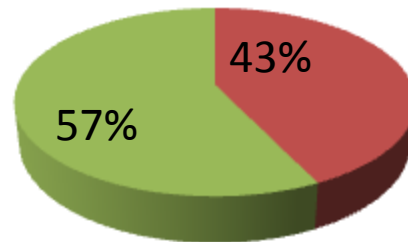
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Confectionary,Fruits etc	2300	69000	828000
<b>Total Sales (A)</b>	2300	69000	828000
<b>Less Variable Expense</b>			
Confectionary,Fruits etc	1955	58650	703800
<b>Total variable Expense (B)</b>	1,955	58650	703800
<b>Contribution Margin (CM) [C=(A-B)]</b>	345	10350	124200
<b>Less Variable Expense</b>			
Rent		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		100	1200
Guard		100	1200
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		5,700	68400
<b>Net Profit (E)= [C-D]</b>		4,650	55800

## Investment Breakdown

Particulars	Existing	Proposed	Total
Sof drinks	3,500	0	3500
Fruits	8,000	0	8000
Biscuit,chanachur	3,000	20,000	23000
Icecream	2,000	0	2000
Freeze	20,000	0	20000
Others	3,500	20,000	23500
Cash	5,000	0	5000
Confectionary	0	20000	20000
	45,000	60,000	105000

## Source of Finance



- Entrepreneur's Contribution 45,000
- Investor's Investment 60,000
- Total 105,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Confectionary,Fruits etc	3800	114000	1368000	1436400
<b>Total Sales (A)</b>	3800	114000	1368000	1436400
<b>Less Variable Expense</b>				
Confectionary,Fruits etc	3230	96900	1162800	1220940
<b>Total variable Expense (B)</b>	3,230	96900	1162800	1220940
<b>Contribution Margin (CM) [C=(A-B)]</b>	570	17100	205200	215460
<b>Less Variable Expense</b>				
Rent		1,600	15,000	15,000
Electricity bill		500	6000	6200
Transportation		1,700	20,400	20,600
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Guard		100	1200	1200
Mobile bill		100	1200	1300
<b>Total fixed cost (D)</b>		9,000	103,800	104,300
<b>Net Profit (E)= [C-D]</b>		8100	97200	111,160
Investment Payback			<b>36,000</b>	<b>36,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	97,200	111,160
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		55,200
	<b>Total Cash Inflow</b>	157200	166360
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	<b>Total Cash Outflow</b>	102,000	42000
3	<b>Net Cash Surplus</b>	55,200	124360

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 10Years  
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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SALE

SALE

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व्याख्या (भा. २) काव्यिक  
शिल्प के अर्थ







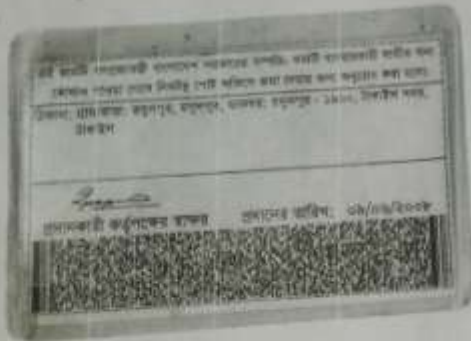












ইউ. পি. ফরম - ৭  
 ধারা-১২ (১)

**লাইসেন্স**

স্বাক্ষর: \_\_\_\_\_

উপস্থাপনা - ৫২ পার্সি - জেলা - ৫২ পার্সি  
 বুক নং: ০৪ - তারিখ: ২২/০৭/২০২৬  
 লাইসেন্স নং: ২০৯

লাইসেন্স প্রদানকারীর নাম: ফারুক মিয়া  
 পিতা/স্বামীর নাম: শ্রী: মোঃ ফারুক মিয়া  
 ঠিকানা - হুমুন্সপুর, জাহাঙ্গীর, ৫২ পার্সি সদর।  
 মিলনের পরিমাণ ও টাকার ৩০০০  
 কথায়: তিন হাজার টাকা মাত্র।  
 প্রদান করা হবে তার ইতিমধ্যে প্রদানকারী শ্রী: ফারুক মিয়া  
 কে পূর্ণস্বাক্ষর করে তার ২/৭/২০২৬ তারিখ হইতে ০৯/০৬/২০২৬ পর্যন্ত  
হুমুন্সপুর, জাহাঙ্গীর "ঘন ৩ পার্সি ২০৯"  
 বাসায় স্থিতি-স্থানালিখিত অনুমতি দেওয়া হইল।

২২/০৭/২০২৬

*(Signature)*  
 জেলা পরিদপ্তর (৫২ পার্সি)

# FAMILY PICTURE

