

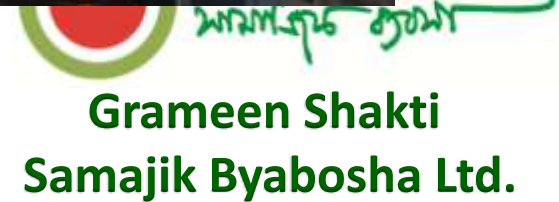
Proposed NU Business Name: **RUBEL TACNICAL SARVIS SENTER**



Project i

Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RUBEL RANA
Age	:	110-05-1991 (25 Years)
Education, till to date	:	M,A Running
Marital status	:	Married
Children	:	No
No. of siblings:	:	02 Brother and 01 Sister
Address	:	Vill: Boshontopur , P.O: Mowgasi, P.S: Mohanpur , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. NADIRA
(iii) Father's name	:	MD. ABDUL BAKI
(iv) GB member's info	:	Branch: Mowgasi, Mohanpura Centre 41 (Female), Member ID: 4352/6, Group No: 04 Member since: 2000- 2008 Present 20-07-17 First loan: BDT 10,000
Further Information:		Existing Loan: BDT 10,000 Outstanding loan: 9,740/=
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Pat Babosha
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-545850
Mother's Contact No.	:	01797-749646
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NADIRA joined Grameen Bank since 8 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

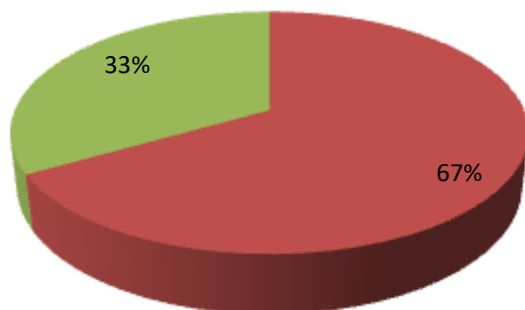
Business Name	:	RUBEL TACNICAL SARVIS SENTER
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT1,50,000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 08 ft =96 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Telicom item etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Dhaka Rajshahi.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telicom Item	1000	30,000	3,60,000
Income Of Sarvising and Computer	350	10,500	1,26,000
Total Sales (A)	1000	30,000	3,60,000
Less. Variable Expense			
Telicom Item	750	22,500	2,70,000
Total variable Expense (B)	750	22,500	2,70,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		1900	22,800
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (staff)			
Guard			
Transportation		1,500	18,000
Entertainment		300	3,600
Bank service Charge			
Total fixed Cost (D)		9,500	1,14,000
Net Profit (E) [C-D]		8,500	1,02,00

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Computer Box	5	2000	10,000	10	2000	20,000	30,000
Mobile Battery	150	250	37,000	100	250	25,000	62,000
Mobile Charger	200	75	15,000	-	-	-	15,000
Cavar	100	60	6,000	-	-	-	6,000
Headphone	30	70	2,100	-	-	-	2,100
Maus	5	80	400	-	-	-	400
Key Bord	3	150	450	-	-	-	450
Blototh Headphone	8	500	4,000	-	-	-	4,000
Others Item	-	-	25,000	-	-	5,000	30,000
Advance For Shop							70,000
Total	135		40,000	270		50,000	90,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Telicom Item	2,000	60,000	7,20,000	7,56,000	7,93,800
Income Of Sarvising and Computer	400	12,000	1,44,000	1,51,200	1,58,760
Total Sales (A)	2,000	60,000	7,20,000	7,56,000	7,93,800
Less. Variable Expense					
Telicom Item	1,600	48,000	5,76,000	6,04,800	6,35,040
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000	3,02,400	3,17,520
Less. Fixed Expense					
Rent		1,900	22,800	22,800	22,800
Electricity Bill		700	8,400	9,000	10,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		2,000	24,000	25,000	27,000
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		10,700	1,28,400	1,31,000	1,35,000
Net Profit (E) [C-D]		13,300	1,59,600	1,71,400	1,82,520
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	1,59,600	1,71,400	1,82,520
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,39,600	2,91,000
	Total Cash Inflow	2,09,600	3,11,000	4,73,520
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	1,39,600	2,91,000	4,53,520

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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





LAVA

LAVA

07
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07

VISION
Induction Cooker
MODEL NO. VIK-1000-1000-1000

VISION
Induction Cooker

VISION
Induction Cooker
MODEL NO. VIK-1000-1000-1000

BUTTER
4.5 LTR
SANGRE BUTTER
THE PROPERTY

SAFETY

12/10







জাতীয় স্বাস্থ্য
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স্বাস্থ্য পরিদপ্তর

FAMILY PICTURE