

Proposed NU Business Name: **MS RUBEL STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RUBEL ALI
Age	:	01-01-1993 (24 Years)
Education, till to date	:	Class-8
Marital status	:	Married
Children	:	-
No. of siblings:	:	3 Brother & 1 Sister
Address	:	Vill: Patiakandi , P.O: Nondongasi , P.S: Carghat . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. FATEMA BEGUM
(iii) Father's name	:	MD. JOMSHED ALI
(iv) GB member's info	:	Branch: Nimpara , Carghat , Centre # 39 (Female), Member ID: 2691/3, Group No: 01 Member since: 2007 to (10 Years) First loan: BDT -10,000
Further Information:		Existing Loan: BDT 110,000, Outstanding loan: 37,180
(v) Who pays GB loan installment	:	Father
(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	:	07 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.	:	01727-180259
Mother's Contact No.	:	01789-943275
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FATEMA BEGUM joined Grameen Bank since 10 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	:	MS RUBEL STORE
Location	:	Patiakandi bajar , Nondongasi, Rajshahi .
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT -
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is Self.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,500	105,000	1260,000
Total Sales (A)	3,500	105,000	1260,000
Less. Variable Expense			
Grocery Item	3,150	94,500	1134,000
Total variable Expense (B)	3,150	94,500	1134,000
Contribution Margin (CM) [C=(A-B)]	350	10,500	126,000
Less. Fixed Expense			
Rent		-	-
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		200	2,400
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		4,300	51,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (7x2,100)	14,700	20,000	34,700
Flower(4x1,000)	4,000	-	4,000
Dale(2x3,000)	6,000	-	6,000
Oil(50x90)	4,500	-	4,500
Grocery Item	10,000	30,000	40,000
Others	10,800	-	10,800
Total	50,000	50,000	100,000

Source of Finance

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
Total Sales (A)	4,500	135,000	1620,000	1701,000	1786,050
Less. Variable Expense					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
Total variable Expense (B)	4,050	121,500	1458,000	1530,900	1607,445
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		-	-	-	-
Electricity Bill		300	3,600	3,600	3,600
Transportation		1,000	12,000	12,600	13,230
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
Total Fixed Cost		6,700	80,400	81,000	81,630
Net Profit (E) [C-D]		6,800	81,600	89,100	96,975
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	81,600	89,100	96,975
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	61,600	69,100
	Total Cash Inflow	131,600	150,700	166,075
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	61,600	130,700	146,075

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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









FAMILY PICTURE

