

Proposed NU Business Name: **RUBEL STORE**



Project identification and prepared by: Ramendra Nath Halder
Sonagazi, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: ARMAN UDDIN (ROBIN)
Age	:	26/03/1998 (19Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Sons 0 Daughter 0
No. of siblings:	:	03 Brother 0 Sisters
Address	:	Vill : Satbearia P.O: Motigong P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ROKEA BEGUM
(iii) Father's name	:	ABUL KASEM
(iv) GB member's info	:	Branch: Chor Chandia, Centre # 32/(Female), Member ID:2813/4, Group No: 05 Member since: 19-06-2007 (10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 1,20,000/- Outstanding loan: BDT 72,280/-
(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	:	03 Years Experience 03 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01865-305583
Mother's Contact No.	:	01854-910418
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEA BEGUM joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

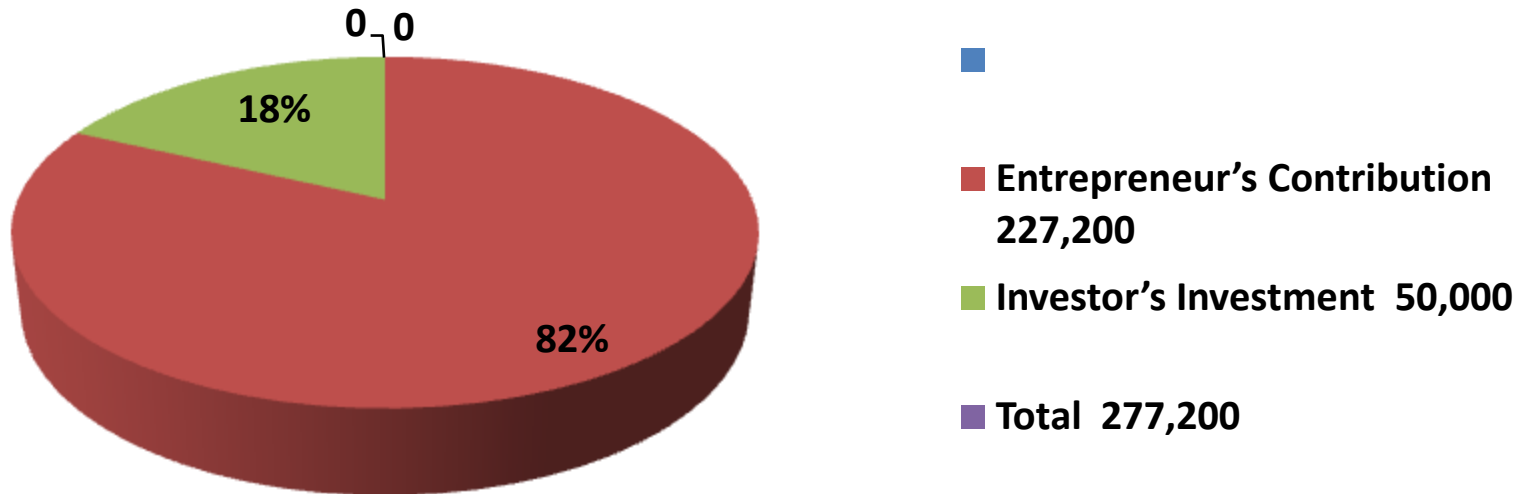
Business Name	:	RUBEL STORE
Location	:	Sathbaria, sonagazi, Feni.
Total Investment In BDT	:	Bdt 2,77,200/-
Financing	:	Self BDT 2,27,200/- (From Existing Business) 82% Required Investment Bdt,50,000(as Equity) 18%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 15 ft. = 225 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cole Drinks, Oil,Rice,Gas Celinder,Egg,Biskit & Others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Cole Drinks, Oil,Rice,Gas Celinder,Egg,Biskit & Others.	4000	120000	1440000
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Cole Drinks, Oil,Rice,Gas Celinder,Egg,Biskit & Others.	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		500	30000
Electric Bill		2500	30000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		8700	104400
Net Profit (E)= [C-D]		15300	183600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
cold drinks	20	500	10,000	10	500	5,000	15,000
Gas Cilinder	30	2,800	84,000	10	2,800	28,000	112,000
flours	1	1,200	1,200	0	0	0	1,200
Oil	120	100	12,000	0	0	0	12,000
Others	0	0	100,000	0	0	17,000	117,000
Secqurity	0	0	20,000	0	0	0	20,000
Total	171	4600	227,200	20	3,300	50,000	277,200



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cole Drinks, Oil,Rice,Gas Celinder,Egg,Biskit & Others	6000	180000	2160000	2268000	2381400
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Cole Drinks, Oil,Rice,Gas Celinder,Egg,Biskit & Others	4800	144000	1728000	1814400	1905120
Total Variable Expense	4800	144000	1728000	1814400	1905120
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		2500	30000	30300	30600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8700	104400	104800	105200
Net Profit (E)= [C-D]		27300	327600	343980	361179
Investment Pay Back			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	327,600	343980	361179
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		307600	631580
	Total Cash Inflow	377,600	651,580	992,759
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	307,600	631,580	972,759

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01
Others:03 Experience & Skill : 03Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Sathbaria, sonagazi, Feni.
Regular customers.

THREATS

Theft
Fire
Political unrest

Pictures



KONKA

JNKA





