#### A Nobin Udyokta Project

# Rubel Enterprise





Project by: Rubel Hossen Identified by: Masum Mia

Verified By: Md. Mozahidul Islam



#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Rubel Hossen
Age	:	04/06/1989 (28Years 03 month 15 Days)
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brothers & 01 Sisters.
Parent's and GB related Info  (i) Who is GB member  (ii) Mother's name  (iii) Father's name  (iv) GB member's info	: : :	Mother Father  Nur Jahan  Md. Khorshed Alam  Member since:10/02/2012  Branch: Chor ruhita, Centre no.2/M,Group:01  Loanee No.1022 First loan:10,000/-  Existing loan: 30,000 Outstanding: 23,750
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	:	Nus Father. N/A N/A N/A N/A
Education	:	Class Eight

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation	:	Grocery Business
Trade License Number	:	32
Business Experiences	:	04 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01786156542
NU Project Source/Reference	:	GT Laxmipur Unit Office, Laxmipur.

#### BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2012. At first his mother took a loan amount of 10,000 BDT from Grameen Bank. She invested the money in NU's family. NU's mother gradually improved their life standard by using GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	Rubel Enterprise
Address/ Location	:	Rosul Gonj Bazar, Laxmipur Sadar, Laxmipur.
Total Investment in BDT	• •	2,06,500/-
Financing	••	Self BDT : 1,36,500 (from existing business) - 66% Required Investment BDT : 70,000 (as equity) - 34%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 8,000
Proposed Business % of present gross profit margin	•	25%
Estimated % of proposed gross profit margin	:	25%
Agreed grace period	:	2 months

#### PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Item: Present items: 81,500 Furniture: 5000 Advance: 50,000 Total 136,500	136,500		136,500
Proposed Stock item: 70,000		70,000	70,000
Total Capital	136,500	70,000	2,06,500

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

#### PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items			
Product name with quantity	Amount		
Cosmetics	10,000		
Difference Kinds of Biscuit	10,000		
Soft Drinks,	10,000		
Tea pati, Pot Milk	3,500		
Bakery Item	8,000		
Ata, Moyda and Suji	10,000		
Sugar Onion, Garlic,	10,000		
Different Kinds Of Spice	10,000		
Potatoes	5,000		
Coal, Detergent powder	5,000		
Total Present Stock	81,500		

Proposed Stock items			
Product name with quantity	Amount		
Sugar Onion, Garlic	20,000		
Rice(10*2200)	20,000		
Ata, Moyda,Oil	10,000		
Bakery Item	10,000		
Soft Drinks	10,000		
Total Proposed Item	70,000		

#### EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)			
i articulars	Daily	Monthly	Yearly	
Income from Sale [A]	2,500	75,000	9,00,000	
Less: Cost of sales [B]	1875	56,250	6,75,000	
Gross profit 25% (A-B) = [C]	625	18,750	2,25,000	
Less: Operating Costs				
Electricity bill		300	3600	
Mobile Bill		500	6,000	
Shop Rent		2,000	24,000	
Salary from Business		7,000	84,000	
Others (Transport)		200	2400	
Non Cash Item				
Depreciation(5000*10%)		42	500	
Total Operating Cost (D)	10,042 1,20,500		1,20,500	
Net Profit (C-D):(E)		8,708	1,04,500	

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN



Doutionland	Year 1 (BDT)			Year 2 (BDT)		
Particulars		Monthly	Yearly	Daily	Monthly	Yearly
Income from Sale [A]	2700	81,000	9,72,000	3,000	90,000	10,80,000
Less: Cost of sales [B]	2025	60,750	7,29,000	2,250	67,500	8,10,000
Gross profit 25% (A-B) = [C]	675	20,250	2,43,000	750	22,500	2,70,000
Less operating cost:						
Electricity bill		300	3600		350	4200
Shop Rent		2,000	24,000		2,000	24,000
Salary from Business		8,000	96,000		8,000	96,000
Mobile Bill (SMS and Reporting)		600	7200		700	8400
Others (Transport)		300	3600		400	4800
Non Cash Item						
Depreciation		42	500		42	500
Total Operating Cost [E]		11,242	1,34,900		11,492	1,37,900
Net Profit (D-E) = (F)		9,008	108,100		11,008	1,32,100
GT payback		42,000			42,000	0
Retained Income:	66,100 90,100			0		

### CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit	1,08,100	1,32,100
1.3	Depreciation (Non Cash Item)	500	500
1.4	Opening Balance of Cash Surplus	0	66,600
	Total Cash Inflow	1,78,600	1,99,200
2.0	Cash Outflow		
2.1	Purchase of Cow	70,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back	42,000	42,000
	Total Cash Outflow	1,12,000	42,000
3.0	Net Cash Surplus	66,600	1,57,200

#### **SWOT Analysis**



C	
J	TRENGTH

- Skilled & Experience
- Good Communication System.
- Good Networking
- No Credit Sale

## WEAKNESS

Lack of investment

### **O**PPORTUNITIES

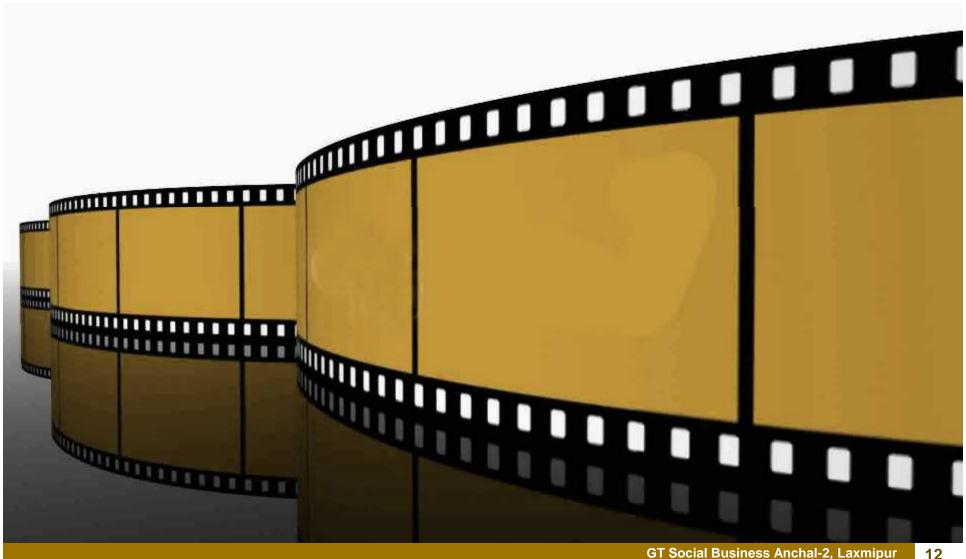
- Expansion Of Business
- Increasing the profitability

### THREATS

Theft

# **Photographs**























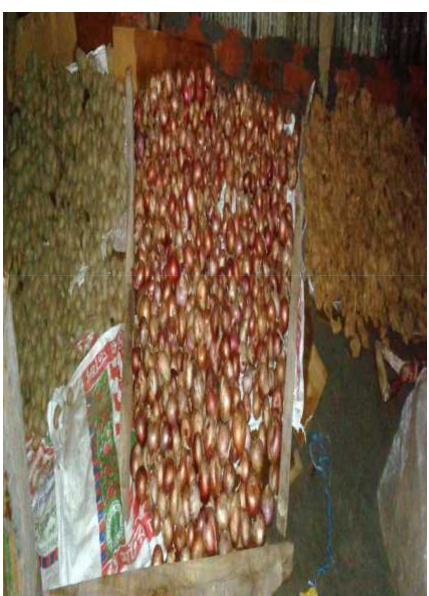














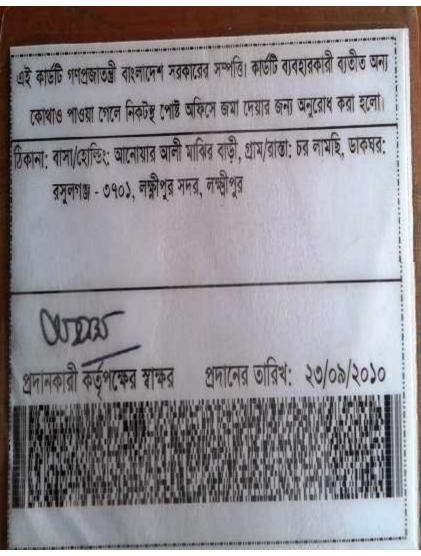








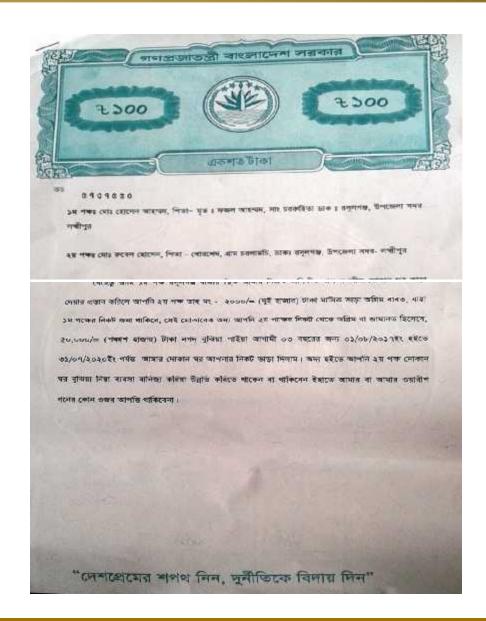


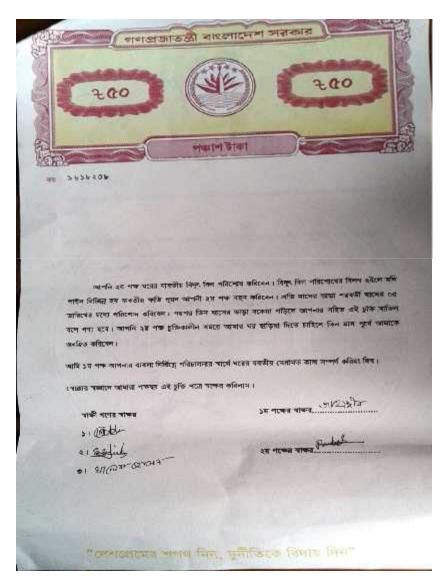




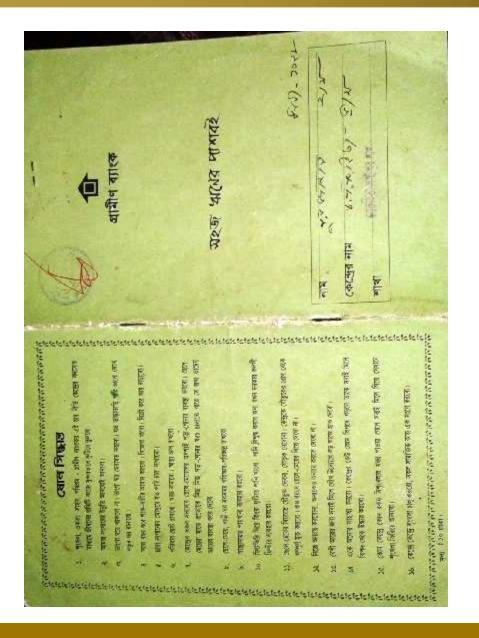
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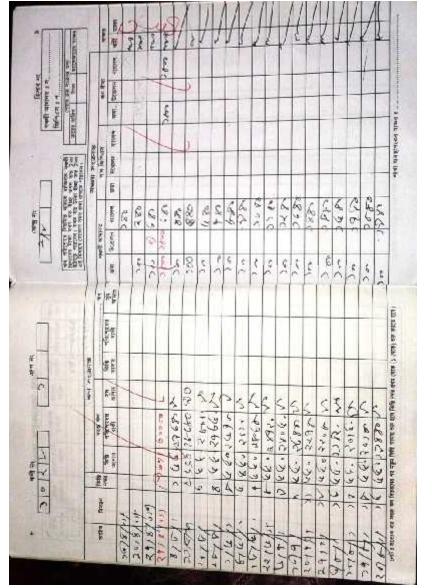


















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