



**Grameen Kalyan**

**Proposed NU Business Name : RUBLE Enterprise.**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Ruble Mia Vill: Kodalia , Post: Khicha, Upojila: Tarakandha, District: Mymensingh
Age	:	19 Years
Marital status	:	Single.
No. of siblings:	:	1 (one) brother and 5 (Five) 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  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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Most: Jorina Khatun. Md. Fozor Ali. Branch: Biskah. Group # 04, Centre # 53/9, Loan no: 5131, Member since: 2009, First loan: Tk. 25,000, Existing loan: 40,000, Outstanding: 35,000 I am paying GB loan installment. No Nil Nil Nil
Education, till to date	:	H.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Own Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 years experience in this business. His father help him to operate the business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01932129510
National ID number	:	Nil.
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT= 25,000 (Twenty Five thousand) and used the money in her business and Agricultural development. Gradually several times she took GB loan and utilized it in her own business purposes.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	RUBLE Enterprise.
Address/ Location	:	Kashigonj, Tarakandha, Mymensingh.
Total Investment	:	<b>BDT= 3,50,000</b>
Financing	:	Required Investment: Self BDT= 2,00,000 By Investor BDT= 1,50,000 ( as equity)
Present salary/drawings from business (estimates)	:	<b>BDT= 10,000</b>
Proposed Salary	:	<b>BDT= 9,000</b> (Nine thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>▪ The projects will Start with having a shop.</li> <li>▪ Different kind of scrap materials will buy from hockrs and sell it again.</li> <li>▪ Estimated sells about @ 2,48,000 Tk. per month.</li> <li>▪ Payback period is estimated 3 years.</li> <li>▪ Expected date to start the project is early 2015.</li> </ul>

## **INFO ON EXISTING BUSINESS OPERATION**

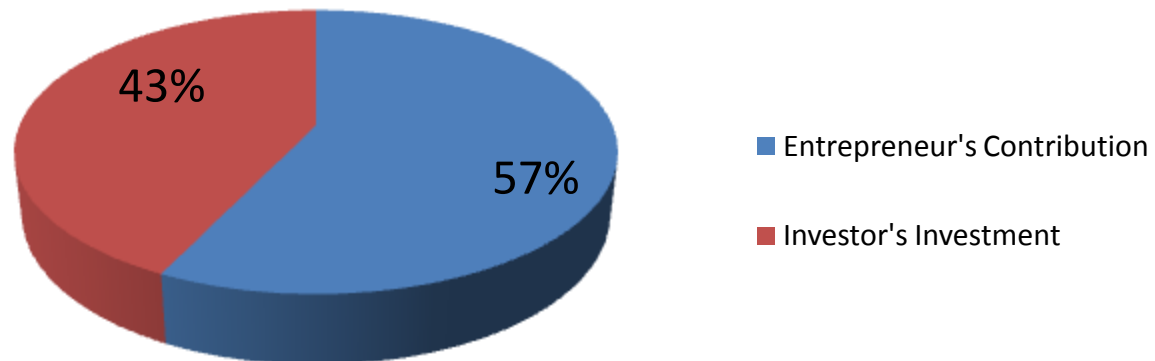
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	1,00,000	12,00,000
Cost of Sales (B)	3,200	80,000	9,60,000
<b>Gross profit (GP) [C=(A-B)]</b>	800	20,000	2,40,000
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		300	3,600
Shop rent		1,000	12,000
Night guard bill		50	6,00
Generator bill		150	1,800
Mobile bill		300	3,600
Present salary/Drawing self		10,000	1,20,000
Other Expenses		500	6,000
<b>Non Cash Item:</b>			-
Depreciation Expenses			3,000
<b>Total Operating Cost (D)</b>		12,300	1,50,600
<b>(C-D) Net Profit:</b>		<b>7,700</b>	<b>89,400</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business<sup>1</sup></b>	<b>Proposed (BDT) 2</b>	<b>Total Cost (BDT)1+2</b>
Shop Security	25,000	-	25,000
Furniture's	3,000	10,000	13,000
Machineries'	30,000	15,000	45,000
Unused Iron	30,000	40,000	70,000
Unused Silver	32,000	10,000	42,000
Other Materials	60,000	70,000	130,000
Working Capital	20,000	5,000	25,000
<b>Total Capital</b>	<b>200,000</b>	<b>150,000</b>	<b>350,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	200,000	57
Investor's Investment	150,000	43
<b>Total Investment</b>	<b>350,000</b>	<b>100</b>





## FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Estimated Sales	9,920	248,000	2,976,000	10,912	272,800	3,273,600	12,003	300,080	3,600,960
<b>(A) Total Revenue</b>		248,000	2,976,000		272,800	3,273,600		300,080	3,600,960
<b>(B) Total Cost of Sales</b>		215,760	2,589,120		237,336	2,848,032		261,070	3,132,835
<b>Gross profit (GP) [C=(A-B)]</b>		32,240	386,880		35,464	425,568		39,010	468,125
<b><u>Less: Operatin Costs:</u></b>									
Electricity bill		300	3,600		330	3,960		363	4,356
shop Rent		1,000	12,000		1,100	13,200		1,210	14,520
Transportation		2,500	30,000		2,750	33,000		3,025	36,300
Generator bil		150	1,800		165	1,980		182	2,178
Night guard bill		100	1,200		110	1,320		121	1,452
Stationary		100	1,200		110	1,320		121	1,452
Mobile bill (SMS & Reporting inclusive)		900	10,800		990	11,880		1,089	13,068
Proposed salary-self		9,000	108,000		9,900	118,800		10,890	130,680
Other Expenses		1,300	15,600		1,430	17,160		1,573	18,876
Depreciation Expenses			6,000			6,000			6,000
<b>Total Operating Cost (D)</b>		15,350	190,200		16,885	208,620		18,574	228,882
<b>(C-D)Net Profit:</b>		16,890	196,680		18,579	216,948		20,437	239,243
<b>Retained Income:</b>			<b>196,080</b>			<b>216,288</b>			<b>238,571</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. **Investment Payback schedule:** Quarterly installment will be paid including ownership transfer fee after three months grace period ).

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	20,000	166,080	325,368
Capital Infusion by UDYOKTA			
Capital Infusion by Investor	150,000		
Sales	2,976,000	3,276,600	3,600,960
<b>Total Receipts</b>	<b>3,146,000</b>	<b>3,442,680</b>	<b>3,926,328</b>
<u>Cash Outflow:</u>			
Cost of goods sold	2,589,120	2,848,032	3,132,835
Operating expenses	190,800	209,280	229,608
Product Purches	150,000		
Return to investor ( including Transfer fee)	50,000	65,000	65,000
Total payment	2,979,920	3,122,312	3,427,443
<b>Closing Balances</b>	<b>166,080</b>	<b>320,368</b>	<b>498,885</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 1
- Ownership in his own name.

## **W**EAKNESS

- Fall in Price.
- Accident.

## **O**PPORTUNITIES

- Experience in this business.
- Only 4 shop in this market.
- Product will be sold every month.
- Investor's money will be payback in 3 years.

## **T**HREATS

- Theft.
- Fire.
- Political Unrest.

Presented at 2<sup>nd</sup> Ext. SB Design Lab on 21<sup>st</sup> March,  
2015 at Grameen Kalyan.

Thank you

# Pictures

# My father and me





# Trade License

ইউপি ফরম নং-১৩

**কামারিয়া ইউনিয়ন পরিষদ কার্যালয়**  
ডাকঘর-খিচা, থানা-তারাকান্দা, উপজেলা-ফুলপুর, জেলা-ময়মনসিংহ।

**ট্রেড লাইসেন্স** তারিখ : ৩/০১/০২ইং

লাইসেন্স নম্বর **190**

প্রতিষ্ঠানের নাম **মেজার্স রুবেল এন্ড সন্স প্রাইভেট**

লাইঃ গ্রহীতার নাম **মোঃ রুবেল মিয়া**

পিতা/স্বামীর নাম **মোঃ ফজরুদ্দিন**

মোকাম/বাজার **কাকিগাতি** ডাকঘর **খিচা**

ব্যবসা/বৃত্তির প্রকার **আংগারি স্টোর**

কোন সনের জন্য প্রযোজ্য **২০১৪ ইং**

কোন তারিখ পর্যন্ত কার্যকর **২৫-০৫-২০১৪-২৫-০৫-২০১৫ ইংরেজি সন পর্যন্ত**

ব্যবসা/বৃত্তির ফিসের পরিমাণ **২০০৮**

কথায় **দুই হাজার টাকা মাত্র** টাকা মাত্র।

প্রদান করায় অত্র কামারিয়া ইউনিয়ন পরিষদ এলাকায় জনাব **মোঃ রুবেল মিয়া**  
সাহেবকে **আংগারি**

ব্যবসায়ী হিসাবে, তাঁহার ব্যবসা/ বৃত্তি চালাইয়া যাওয়ার জন্য অনুমতি প্রদান করা হল

চেয়ারম্যানের স্বাক্ষর  
(মোঃ আবদুল হক সরকার)  
চেয়ারম্যান  
কামারিয়া ইউনিয়ন পরিষদ  
ডাকঘর-খিচা, ময়মনসিংহ।



**Thank You**