

Proposed NU Business Name: **RUBEL STORE**



Project identification and prepared by: MD. Ataur,
Bason Unit, Dhaka

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MANZUR HASSAN RUBEL
Age	:	07-04-1990 (25 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
Address	:	Vill:Majlishpur, P.O: Kodda Bazar, P.S: Gazipur Sadar, Dist: Gazipur
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. JHORNA AKTER
(iii) Father's name	:	ABDUS SABUR MIAH
(iv) GB member's info	:	Branch: Bason Centre # 13(Female), Member ID: 1736, Group No: 03 Member since: 28-03-2004 (11 Years) First loan: 4,000 taka.
Further Information:		Existing Loan: Nil, Outstanding loan: Nil
(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	:	5 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.	:	01713-808778
Mother's Contact No.	:	01782-966910
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JHORNA AKTER joined Grameen Bank since 11 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL STORE
Location	:	Near Majlishpur High School, Gazipur.
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 90,000/- (from existing business) 47% Required Investment BDT 1,00,000/- (as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soap, Cosmetics, Soft Drinks, Biscuit, Chanachur, Electric item etc.▪Provide Flexi-load service.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Chourasta, Gazipur.▪Agreed grace period is 4 months.

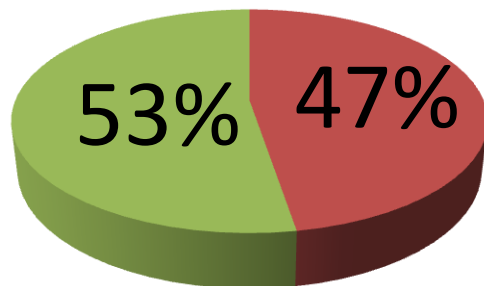
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Varieties Item	2,300	69,000	828,000
Flexi-Load	81	2,430	29,160
Total Sales (A)	2,381	71,430	857,160
Less. Variable Expense			
Varieties Item	1,955	58,650	703,800
Total variable Expense (B)	1,955	58,650	703,800
Contribution Margin (CM) [C=(A-B)]	426	12,780	153,360
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Transportation		200	2,400
Total fixed Cost (D)		6,900	82,800
Net Profit (E) [C-D]		5,880	70,560

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Biscuit	15,000	33,000	48,000
Khata, Pen, Pencil	6,000	25,000	31,000
Soap (100 x 250	2,500	2,000	4,500
Washing Powder (25 x 50)	1,250	1,000	2,250
Chips, Baby food	10,000	5,000	15,000
Chocolate	2,000	1,500	3,500
Electric Item	2,000	10,000	12,000
Salaine (5 x 100)	500	500	1,000
Flexi-load	10,000	20,000	30,000
Soft drinks	3,000	2,000	5,000
Coconut Oil, Tooth paste, Toy etc	13,750	-	13,750
Fridge	20,000	-	20,000
Television	4,000	-	4,000
Total	90,000	100,000	190,000

Source of Finance



■ Entrepreneur's Contribution 90,000

■ Investor's Investment 100,000

■ Total 190,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	3,650	109,500	1,314,000	1,379,700
Flexi-Load	135	4,050	48,600	51,030
Total Sales (A)	3,785	113,550	1,362,600	1,430,730
Less. Variable Expense				
Grocery Item	3,103	93,075	1,116,900	1,172,745
Total variable Expense (B)	3,103	93,075	1,116,900	1,172,745
Contribution Margin (CM) [C=(A-B)]	683	20,475	245,700	257,985
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		500	6,000	7,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Transportation		400	4,800	5,500
Non Cash Item				
Depreciation		400	4,800	4,800
Total Fixed Cost		7,600	91,200	93,900
Net Profit (E) [C-D]		12,875	154,500	164,085
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	154,500	164,085
1.3	Depreciation (Non cash item)	4,800	4,800
1.4	Opening Balance of Cash Surplus		99,300
	Total Cash Inflow	259,300	268,185
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	99,300	208,185

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

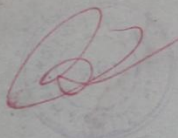
Pictures







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গ্রামীণ ব্যাংক

বালন গাজীপুর নারায়ণ

মহজ ধানের দাশযাই

নাম	কর্তা তেজাম (৩)
	সিদ্ধান্ত



গ্রামীণ ব্যাংক নং : ... শাখা নং ...

বাংলাদেশ জাতীয় বিশ্ববিদ্যালয়
শাখা

সহজ ঋণের পাশ বই

নাম : কামরুজ্জামান

স্বণী নং : ১৭৩৩

গ্রুপ নং : ০৬

কেন্দ্র নং : ১৩/ম

কেন্দ্রের নাম : ইতিহাসিক পুরাতন

বই ইস্যুর তারিখ : ২৮/৭/০৮

শাখা ব্যবস্থাপকের স্বাক্ষর



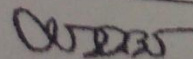
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

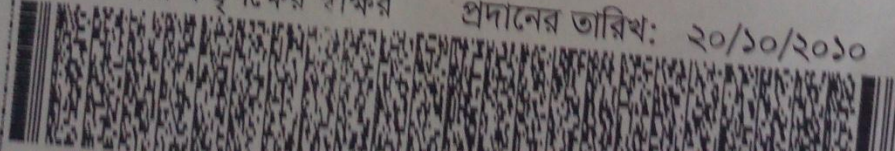


হাসান

নাম: মনজুর হাসান রুবেল
Name: MANZOR HASSAN ROBEL
পিতা: আব্দুস ছবুর মিয়া
মাতা: মোসাঃ বরনা আক্তার
Date of Birth: 07 Apr 1990
ID NO: 19903313054000667

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: মজলিশপুর, ডাকঘর: কড্ডা বাজার - ১৩৪৬, গাজীপুর সদর,
গাজীপুর


প্রদানকারী কতৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/১০/২০১০



FAMILY PICTURE

