#### **Proposed NU Business Name: RUBEL MOBILE CENTER**



Project identification and prepared by: Md.Nurul Islam Kaliakor Unit, Gazipur

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD:MOSTAFIZUR RAHOMAN	
Age	:	08/11/1987 (29Years)	
Education, till to date	:	S.S.C	
Marital status	:	Married	
Children	:	1 Doughter	
No. of siblings:	:	3 Brothers and 1 Sister	
Address	:	Vill: Boroitoli P.O: Kaliakor P.S: Kaliakor, Dist:Gazipur	
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  MOST. JOMELA BEGUM  LAT E: sAMAN UDDAIN  Branch: Kaliakor, Centre # 63 (Female),  Member ID: 4654/1, Group No: 02  Member since: 10/01/1998 (18 Years)  First loan: BDT 5,000 /-	
Further Information:		Outstanding loan: 25,000	
(v) Who pays GB loan installment	:	Mother	
(vii) Mobile lady	:	No No	
(vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	No 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	:	03 years experience in running business.
Training Info	:	He has training
Other Own/Family Sources of Income	:	Agricalture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01674-446631
Family's Contact No.	:	01814-708912
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

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

**MST JOMELA BEGUM** joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

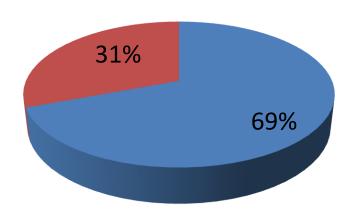
Proposed Nobin Udyokta Business Info				
Business Name	:	RUBEL MOBILE CENTER		
Location	:	Kaliakor bazar ,Gazipur		
Total Investment in BDT	:	BDT 3,25,000/-		
Financing	:	Self BDT 2,25,000/- (from existing business) 69%		
		Required Investment BDT 1,00,000/- (as equity) 31%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	12 ft x 20 ft= 240 square ft		
Security of the shop	:	: Nill		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like mobile batary, cargar etc.</li> <li>The business is operating by entrepreneur.</li> <li>After getting equity fund one employee will be appointed.</li> <li>The shop is Wonerd.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Mobile,battary,casing,cavar etc	4,000	120,000	1,440,000			
Servising	300	9,000	108,000			
Total Sales (A)	4,300	129,000	1,548,000			
Less. Variable Expense						
Mobile,battary,casing,cavar etc	3,400	102,000	1,224,000			
Total variable Expense (B)	3,400	102,000	1,224,000			
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000			
Less. Fixed Expense						
Electricity Bill		1000	12,000			
Transportation		200	2,400			
Mobile Bill		200	2,400			
Entertainment		200	2,400			
Salary		5,000	60,000			
Salary (self)		5,000	60,000			
Genator		300	3,600			
Total fixed Cost (D)		11,900	142,800			
Net Profit (E) [C-D)		15,100	181,200			

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Mobile	170,000	70,000	240,000			
Battary	12,000	6,000	18,000			
Charger	1,050	5,000	6,050			
Glass paper	5,250	5,000	10,250			
Caver	13,000	0	13,000			
Display	15,000	14000	29,000			
Others	8,700	0	8,700			
Total	225,000	100,000	325,000			

### **Source of Finance**

■ Entrepreneur's contibution 2,25,000 ■ Investor's Investment 1,00,000 ■ Total 3,25,000



F	inancial I	Projection (	BDT)		
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Mobile,battary,casing,cavar etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Servising	400	12,000	144,000	151,200	158,760
Total Sales (A)	4,900	147,000	1,764,000	1,852,200	1,944,810
Less. Variable Expense					
Mobile,battary,casing,cavar etc	3,825	114,750	1,377,000	1,445,850	1,518,143
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850	1,518,143
Contribution Margin (CM) [C=(A-B)	1,075	32,250	387,000	406,350	426,668
Less. Fixed Expense					
Electricity Bill		1200	14,400	14,400	14,400
Transportation		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,600	3,600
Entertainment		200	2,400	2,400	2,400
Salary (sttaf)		6,000	72,000	72,000	72,000
Salary (self)		5,000	60,000	60,000	60,000
Gard		300	3600	3,600	3,600
Genarator		300	3,600	3,600	3,600
Total Fixed Cost		13,600	163,200	163,200	163,200
Net Profit (E) [C-D)		18,650	223,800	243,150	263,468
Investment Payback			40,000	40,000	40,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	223,800	243,150	263,468
1.3	Depreciation (Non cash item)	3,600	3,600	3,600
1.4	Opening Balance of Cash Surplus		187,400	394,150
	Total Cash Inflow	327,400	434,150	661,218
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)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	187,400	394,150	621,218

### **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:03

Experience & Skill: 03 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community Location of shop; Kaliakor bazar ,Gazipur Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures

























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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার NATIONAL ID CARD / জাতীয় পরিচয় পর



নাম: মোঃ মোস্তাফিজুর রহমান

Name: MD, MOSTAFIJUR RAHMAN

পিতা; মোঃ ছামান উদ্দিন

মাতা; মোলাঃ জমেলা বেশ্ম

ID NO: 3313276853491

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পরিঃ কার্ডটি ব্যবহারকারী বাজীত অন্য কোৰাৰ পাৰ্যা গেলে নিকটপ্ত পোষ্ট অফিলে কমা নেয়াৰ কৰা অনুবোধ কৰা বলো। ঠিকানা; বাসা/হোলিং; ভাষানের বাড়ি, গ্রাম/রাঞ্চ: বড়ইভেলী, বড়ইভেলী, ভাকখণ্ড; কালিয়াকৈত - ১৭৫০, কালিয়াকৈব, গাঞ্জীপুৰ



প্রদানের তারিখ; ২৯/০৪/২০০৮

# **FAMILY PICTURE**

