

Proposed NU Business Name: **RUBEL STORE**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	IMRAN HOSSEN
Age	:	10/70/1986 (31 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Guhadua; P.O: Kalidaho ; P.S: Feni Sadare ; 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	:	SHAHEDA AKTER
(iii) Father's name	:	MD, ISHAQ
(iv) GB member's info	:	Branch: Motobi, Feni, Centre # 30 (Female), Member ID: 2182, Group No: 05 Member since: 02-07-2000 To 23-05-2006 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 200,000 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	:	04 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-901499
Family's Contact No.	:	01879-535559
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHEDA AKTER joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL STORE
Location	:	Valukia ,Temohoni, Feni
Total Investment in BDT	:	BDT 121,800/-
Financing	:	Self BDT 71,800/- (from existing business) 59% Required Investment BDT 50,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cosmetics, Biscuit, Soft drinks etc▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

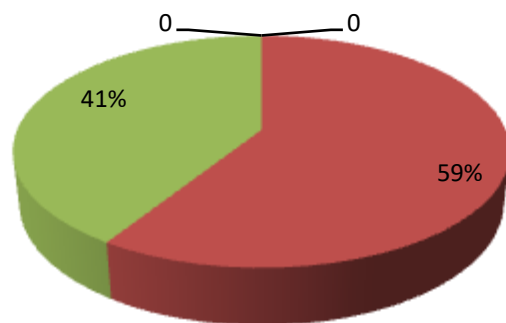
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cosmetics, Biscuit, Soft drinks etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less Variable Expense			
Cosmetics, Biscuit, Soft drinks etc	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5,000	60,000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		7,400	88,800
Net Profit (E)= [C-D]		6,100	73,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Biscuit	20	350	7,000	20	350	7,000	14,000
Rice	1	2000	2,000	5	2000	10,000	12,000
Dal	20	110	2,200	40	110	4,400	6,600
Sugar	20	70	1,400	40	70	2,800	4,200
Cosmetics	0	0	10,000	0	0	10,000	20,000
Muri	1	2200	2,200	0	0	0	2,200
Mobile Load	0	0	10,000	0	0	15,800	25,800
Vegetable Oil	40	100	4,000	0	0	0	4,000
Spice	0	0	800	0	0	0	800
Others	0	0	12,200	0	0	0	12,200
Security	1	0	20,000	0	0	0	20,000
Total	83		71,800	0	0	50,000	121,800

Source of Finance



- Entrepreneur's Contribution 71,800
- Investor's Investment 50,000
- Total 121,800

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Cosmetics, Biscuit, Soft drinks etc	3,500	105,000	1260000	1323000	1389150
Total Sales (A)	3,500	105,000	1260000	1323000	1389150
Less Variable Expense					
Cosmetics, Biscuit, Soft drinks etc	2,975	89,250	1071000	1124550	1180777.5
Total variable Expense (B)	2,975	89,250	1071000	1124550	1180777.5
Contribution Margin (CM) [C=(A-B)	525	15,750	189000	198450	208372.5
Less Variable Expense					
Rent		1,000	12000	12,000	12,000
Electricity bill		900	10800	11,300	11,700
Transportation		600	7200	7,500	8,000
Salary (self)		5000	60000	60,000	60,000
Entertainment		300	3600	3,600	3,600
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		8,200	98400	99,400	100,600
Net Profit (E)= [C-D]		7,550	90600	99,050	107,773
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90600	99,050	107,773
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70,600	149,650
	Total Cash Inflow	140,600	169,650	257,423
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	70,600	149,650	237,423

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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



সেটিস মোঃ আলী হোসেন
০১৮৩৭ ৭৯৫২৮
০১৮২৭ ০০৪১০২

সেটিস মোঃ আলী হোসেন

ক্র.সং.	বিস্তারিত	মূল্য
১	১	১
২	২	২
৩	৩	৩
৪	৪	৪
৫	৫	৫
৬	৬	৬
৭	৭	৭
৮	৮	৮
৯	৯	৯
১০	১০	১০









FAMILY PICTURE

