

Proposed NU Business Name: RUBEL STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHOHIDUL ISLAM
Age	:	02-04-1983 (34 Years)
Education, till to date	:	CLASS 9
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Satbaria , P.O: Motigonj, P.S: Sonagaji, 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	:	MOHOSENA KHATUN
(iii) Father's name	:	SIRAJUL ISLAM
(iv) GB member's info	:	Branch: Chorchandia , Sonagaji, Centre # 32(Female), Member ID: 3211/1, Group No: 05 Member since: 15-02-2002-23-06-2009 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has NO Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-197814
Mother's Contact No.	:	01813-377469
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonajazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOHOSENA KHATUN joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL STORE
Location	:	Terisapol , Sonagazi, Feni
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft=150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery Item .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. ▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

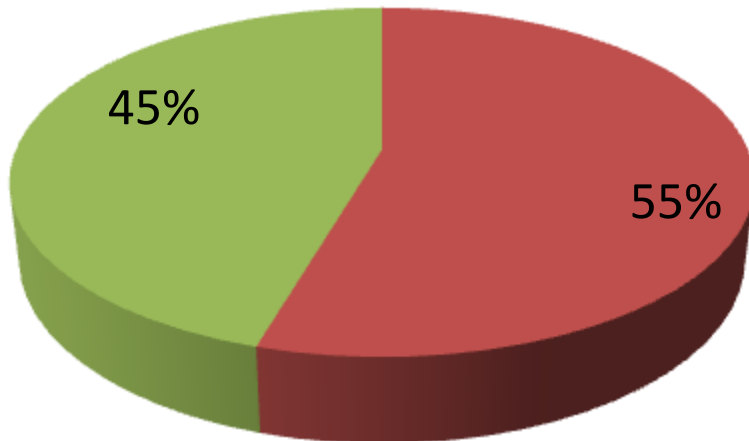
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	2220	66600	799200
Total sales (A)	2220	66600	799200
Less Variable Exp.			
Grocery Item	1887	56610	679320
Total Variable exp. (B)	1887	56610	679320
Contribution Margin CM [C= (A-B)]	333	9990	119880
less fixed exp.			
Rent		1400	16800
Electricity bill		600	7200
Salary (self)		5000	60000
Entertainment		400	4800
Guard		100	1200
Mobile		300	3600
total fixed cost (D)		7800	93600
Net profit (E) [C-D]		2190	26280

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice, Pulses	2	2500	5,000			0	5,000
Stove	1	2000	2,000			0	2,000
Tea	1	1000	1,000	5	1000	5,000	6,000
Chanachur , Biscuit etc	300	100	30,000	150	100	15,000	45,000
Suger	1	3500	3,500			0	3,500
Drinks			0	150	100	15,000	15,000
Others	175	100	17,500			0	17,500
Milk			0	150	100	15,000	15,000
Security			1,000				1,000
Total	480		60,000	455		50,000	110,000

Source of Finance



■ Entrepreneur's Contribution 60,000

■ Investor's Investment 50,000

■ Total 110,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	2720	81600	979200	1028160	1079568
Total Sales (A)	2720	81600	979200	1028160	1079568
less variable Expenses					
Grocery Item	2312	69360	832320	873936	917632.8
Total variable Expenses (B)	2312	69360	832320	873936	917632.8
Contribution Margin (CM)= (A-B)	408	12240	146880	154224	161935.2
Less Fixed Expenses					
Rent		1400	16800	16800	16800
Electricity bill		600	7200	6500	6900
Salary (self)		5000	60000	60000	60000
Entertainment		650	7800	7800	7800
Guard		100	1200	1200	1200
Mobile		400	4800	4800	4800
Total Fixed Cost		8150	97800	106100	106700
Net Profit (E) (C-D)		4090	49080	48124	55235.2
Investment Payback			20000	20000	20000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	49,080	48,124	55235.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		29,080	57204
	Total Cash Inflow	99080	77204	112439.2
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	29,080	57204	92439.2

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 10 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

















FAMILY PICTURE

