

Proposed NU Business Name: **RUBEL STORE**



Project identification and prepared by: Romendronath Halder  
Sonagazi.

Project verified by: Susanto Kumar Bishas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>NUR ISLAM RUBEL</b>
Age	:	03-02-1999 (18Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brothers, 2 Sisters
Address	:	Vill: Shatbariya P.O: Motiganj P.S: Sonagazi 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	:	<b>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>YAKUB ALI</b>
(iv) GB member's info	:	Branch : charkandiya, Sonagazi Centre 36 (Female), Member ID: 3881/2, Group No: 05 Member since: 16-04-2007-27-05-2013(06years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: NILL
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business.03 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822069173
Family's Contact No.	:	01866529175
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOWARA BEGUM** joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

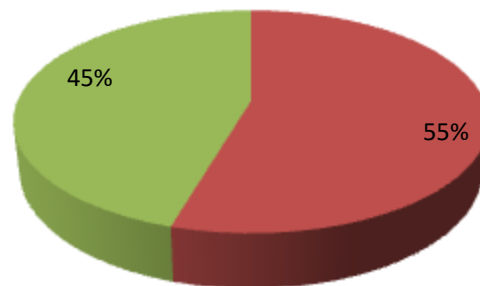
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RUBEL STORE</b>
Location	:	Hazipara ,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	:	20ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Flour,tea,Sugar,Oil,Milk,Dal,e.t.c</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Local Sonagazi.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Soft drink, Normal water, Biscuits, Ice-cream etc	1800	54000	648000
	0	0	0
Total Sales (A)	1800	54000	648000
Less Variable Expense (B)			0
Soft drink, Normal water, Biscuits, Ice-cream etc	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contribution Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		6200	74400
Net Profit (E) = [C-D]		4600	55200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Flour			5000			50,000	55,000
Tea			5000			0	5,000
Sugar			10000			0	10,000
Oil			9000			0	9,000
Milk			14000			0	14,000
Dal			7000				7,000
others			10,000			0	10,000
						0	0
						0	0
			0			0	0
	0	0	60,000	0	0	50,000	110,000

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
<b>Soft drink,Normal water,Biscuits,Ice-cream etc</b>	2400	72000	864000	907200	952560
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	725760	<b>762048</b>
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>	<b>762048</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
<b>Total Fixed Cost (D)</b>		<b>6200</b>	<b>74400</b>	<b>74800</b>	<b>75200</b>
<b>Net Profit (E)= [C-D]</b>		<b>8200</b>	<b>98400</b>	<b>103320</b>	<b>108486</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	98,400	103320	108486
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78400	161720
	<b>Total Cash Inflow</b>	<b>148,400</b>	<b>181,720</b>	<b>270,206</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>78,400</b>	<b>161,720</b>	<b>250,206</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:01  
Experience & Skill : 06 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

