

# Proposed NU Business Name: ZUBAEL ENTERPRISE & TELECOM



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Dohar Unit, Dhaka

Project verified by: MD. Sirazul Islam



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

Name	:	<b>Md.Rubel Hossen</b>
Age	:	10-01-1991(27 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	4 Brothers & 1 Sister
Address	:	Vill: Char lotakhola, P.O: horichondi, P.S: Dohar , Dist: Dakha
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>Alea begum</b>
(iii) Father's name	:	<b>Md.Hassan ali</b>
(iv) GB member's info	:	Branch:Joypara, Centre # 32(Female), Member ID:2854 , Group No: 04 Member since: 1998 -2017(19Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50,000- Outstanding loan: BDT :paid
(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	:	08 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01720264939
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ALEA BEGUM** joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in husband business.

# Proposed Nobin Udyokta Business Info

Business Name	:	Zubael Enterprise & Telecom
Location	:	Joypara gang par
Total Investment in BDT	:	BDT:177000
Financing	:	Self BDT 117000(from existing business) 66% Required Investment BDT 60,000(as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 12ft= 144square ft
Security of the shop	:	BDT
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; gass,batary,charger etc</li><li>▪Average25 % gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

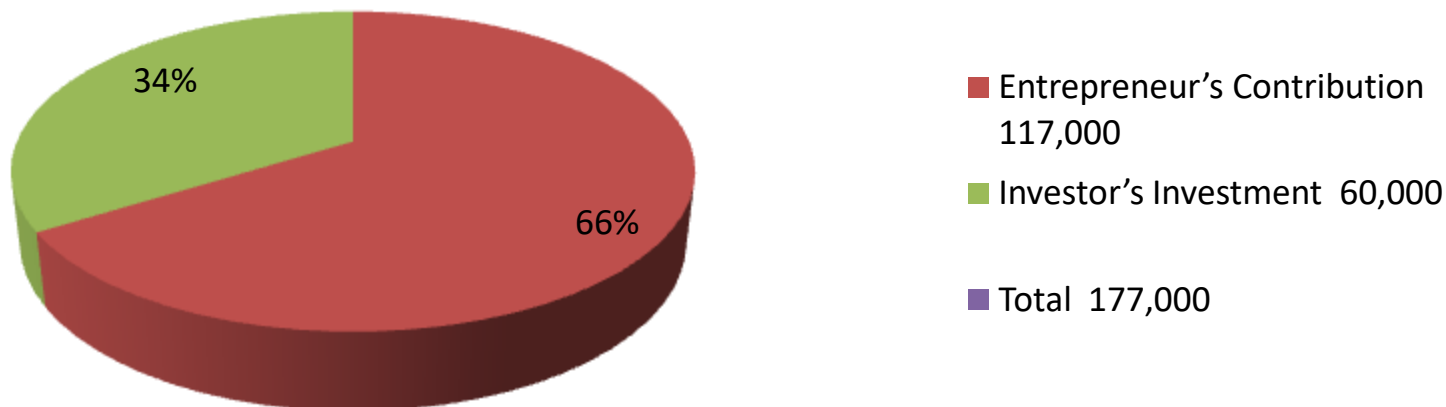
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gass,batary.charger etc	2500	75000	900000
<b>Total Sales (A)</b>	<b>2500</b>	<b>27000</b>	<b>900000</b>
Less. Variable Expense			
Milk	1875	56250	675000
<b>Total variable Expense (B)</b>	<b>1875</b>	<b>56250</b>	<b>675000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>625</b>	<b>18750</b>	<b>225000</b>
Less. Fixed Expense			
Rent		1200	14400
Mobile Bill		200	2400
Genaretor		500	6000
Electricity Bill		500	6000
Salary (self)		5000	60000
Transportation		1000	24000
Entertainment		5000	60000
Security Guard		300	3600
<b>Total fixed Cost (D)</b>		<b>8700</b>	<b>104400</b>
<b>Net Profit (E) [C-D]</b>		<b>10050</b>	<b>120600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
gus	00	00	67000	00	00	40000	100000
Mobile batary	00	00	20000	00	00	20000	40000
	00	00		00	00	00	
Others	00	00	10000	0	0	0	10000
Security			20000				10000
<b>Total</b>	<b>00</b>	<b>00</b>	<b>117000</b>	<b>00</b>		<b>60000</b>	<b>160000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Gass,batary,etc	3000	90000	1080000	1134000	1190700
		0	0	0	0
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less. Variable Expense</b>		0	0	0	0
Gass,batary,etc	<b>2250</b>	67500	810000	850500	893025
		0	0	0	0
<b>Total variable Expense (B)</b>	<b>2250</b>	<b>67500</b>	<b>810000</b>	<b>850500</b>	<b>893025</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less. Fixed Expense</b>					
Rent		1200	14400	14500	14500
Mobile Bill		200	2400	2500	2600
Genaretor		500	6000	6000	6000
Electricity Bill		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Transportation		1000	12000	12000	12000
Entertainment		300	3600	3700	3800
Security Guard		100	1200	1200	1200
<b>Total fixed Cost (D)</b>		<b>8700</b>	<b>104400</b>	<b>104700</b>	<b>104900</b>
<b>Net Profit (E) [C-D]</b>		<b>13800</b>	<b>165600</b>	<b>178800</b>	<b>192775</b>
<b>Investment Payback</b>			<b>24000</b>	<b>24000</b>	<b>24000</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	60,000		
1.2	Net Profit	165600	178800	192775
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		141600	296400
	<b>Total Cash Inflow</b>	<b>225600</b>	<b>320400</b>	<b>489175</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24000
	<b>Total Cash Outflow</b>	<b>84000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>141600</b>	<b>296400</b>	<b>465175</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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

