

Proposed NU Business Name: **RUBEL FASHION AND TELECOM**



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Project verified by: Md Rofiquil Islam



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

Name	:	<b>MD RUBEL HOSSAIN</b>
Age	:	17-06-1994 ( 21 Years)
Education, till to date	:	SSC pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Itahata , P.O: Bashon, P.S: Gazipur Sadar Dist: Gazipur
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>MOST. HASNA HENA</b>
(iii) Father's name	:	<b>MD ABDUL LATIF</b>
(iv) GB member's info	:	Branch: Bashon Gazipur , Centre # 01 (Female), Member ID: 1089, Group No: 03 Member since: 14-12-1997 (18 Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01978-886021
Mother Contact No.	:	01916-721511
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

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

Most. Hasna Begum is a member of Grameen Bank since 18 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development and business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RUBEL FASHION AND TELECOM</b>
Location	:	Kodda bazaar, Gazipur
Total Investment in BDT	:	BDT 3,20,000
Financing	:	Self BDT 1,70,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	12 ft x 8 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Shirt, Pant, T-Shirt, Three piece, Kids cloth, Sharee, Bag, Mobile phone Battery, Charger, Headphone, Memory card, Caching etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kaligonj, Gulistan, Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

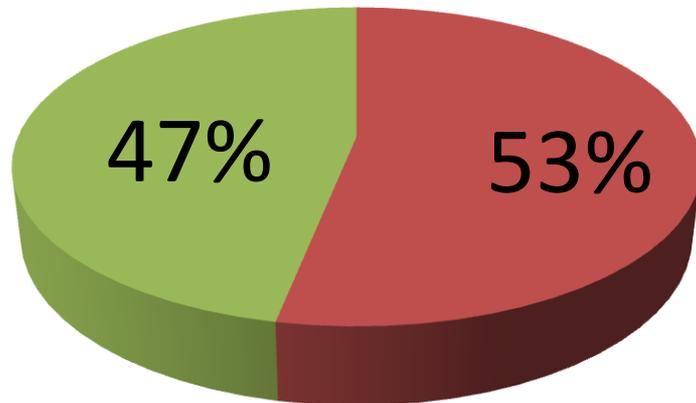
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shirt, Pant, T-Shirt, Three piece, Kids cloth, Sharee, Bag	1,500	45,000	540,000
Mobile phone Battery, Charger, Headphone, Memory card, Caching etc	400	12,000	144,000
Bikash	120	3,600	43,200
Flexi load	54	1,620	19,440
<b>Total Sales (A)</b>	<b>2,074</b>	<b>62,220</b>	<b>746,640</b>
<b>Less. Variable Expense</b>			
Shirt, Pant, T-Shirt, Three piece, Kids cloth, Sharee, Bag	1,200	36,000	432,000
Mobile phone Battery, Charger, Headphone, Memory card, Caching etc	320	9,600	115,200
<b>Total variable Expense (B)</b>	<b>1,520</b>	<b>45,600</b>	<b>547,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>554</b>	<b>16,620</b>	<b>199,440</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity bill		500	6,000
Generator bill		100	1,200
Mobile Bill		300	3,600
Transportation		500	6,000
Salary (self)		6,000	72,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>9,700</b>	<b>116,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,920</b>	<b>83,040</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt, Pant, T-Shirt, Three piece, Kids cloth, Sharee, Bag	75,000	1,30,000	2,05,000
Mobile phone Battery, Charger, Headphone, Memory card, Caching etc	30,000	5,000	35,000
Flexi-load	5,000	5,000	10,000
Bikash	40,000	10,000	50,000
Security	20,000	-	20,000
<b>Total</b>	<b>1,70,000</b>	<b>1,50,000</b>	<b>3,20,000</b>

## Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 150,000
- Total 320,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Shirt, Pant, T-Shirt, Three piece, Kids cloth, Sharee, Bag	2,500	75,000	900,000	945,000	992,250
Mobile phone Battery, Charger, Headphone, Memory card, Caching etc	500	15,000	180,000	189,000	198,450
Bikash	160	4,800	57,600	60,480	63,504
Flexi load	81	2,430	29,160	30,618	32,149
<b>Total Sales (A)</b>	<b>3,241</b>	<b>97,230</b>	<b>1,166,760</b>	<b>1,225,098</b>	<b>1,286,353</b>
<b>Less. Variable Expense</b>					
Shirt, Pant, T-Shirt, Three piece, Kids cloth, Sharee, Bag	2,000	60,000	720,000	756,000	793,800
Mobile phone Battery, Charger, Headphone, Memory card, Caching etc	400	12,000	144,000	151,200	158,760
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>841</b>	<b>25,230</b>	<b>302,760</b>	<b>317,898</b>	<b>333,793</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	2,400	2,400
Electricity bill		500	6,000	6,500	7,000
Generator bill		100	1,200	1,500	1,800
Mobile bill & SMS Monitoring		400	4,800	5,200	5,500
Transportation		800	9,600	11,500	13,500
Salary (self)		6,000	72,000	72,000	72,000
Entertainment		300	3,600	4,000	4,500
<b>Total Fixed Cost</b>		<b>10,100</b>	<b>121,200</b>	<b>103,100</b>	<b>106,700</b>
<b>Net Profit (E) [C-D]</b>		<b>15,130</b>	<b>181,560</b>	<b>214,798</b>	<b>227,093</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	181,560	214,798	227,093
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		121,560	276,358
	<b>Total Cash Inflow</b>	<b>331,560</b>	<b>336,358</b>	<b>503,451</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,560</b>	<b>276,358</b>	<b>443,451</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 04 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

