

Proposed NU Business Name: **RUBEL STORE**



Project identification and prepared by: Md Shahidul Islam
Elasin Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RUBEL MIAH
Age	:	10-03-1994 (22 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brother & 2 Sister
Address	:	Vill: Noyachor, P.O: Abadpur, P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MOST. MONOWARA
(iii) Father's name	:	ABDUL WAHAB MIAH
(iv) GB member's info	:	Branch: Elasin Delduar, Centre # 14 (Male), Member ID: 1364/1, Group No: 01 Member since: 11-07-1980 (35 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: BDT 2,620/-
(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	:	Two years experience in running business. He has six month training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01753-539208
Mother's Contact No.	:	01790-372956
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elasin Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABDUL WAHAB MIAH joined Grameen Bank since 06 years ago. At first he took 3,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL STORE
Location	:	Noyachor Bazaar, Delduar, Tangail
Total Investment in BDT	:	BDT 1,96,000/-
Financing	:	Self BDT 1,16,000/- (from existing business) 59% Required Investment BDT 80,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Soap, Oil, Face wash, Shoe etc.▪Provide Flexi-load service.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka, Tangail.▪Agreed grace period is 4 months.

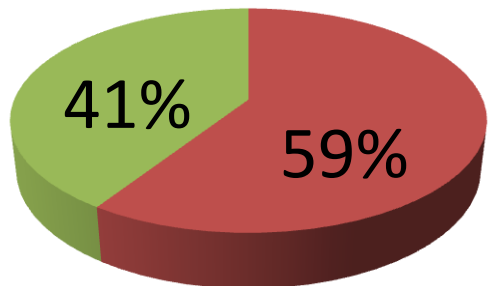
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cosmetics Item	2,000	60,000	720,000
Flexi-load	56	1,680	20,160
Total Sales (A)	2,056	61,680	740,160
Less. Variable Expense			
Cosmetics Item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	456	13,680	164,160
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		250	3,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		250	3,000
Transportation		500	6,000
Guard		150	1,800
Total fixed Cost (D)		7,350	88,200
Net Profit (E) [C-D]		6,330	75,960

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soap (100 x 40)	4,000	2,000	6,000
Tooth Paste (50 x75)	3,750	2,000	5,750
Perfume (30 x 150)	4,500	5,500	10,000
Cream (20 x 100)	2,000	2,000	4,000
Shampoo (30 x 200)	6,000	3,000	9,000
Face wash, Brush, Mirror etc	30,750	20,500	51,250
Ornaments	5,000	5,000	10,000
Shoe	45,000	30,000	75,000
Ladies Item	10,000	10,000	20,000
Flexi-load	5,000	0	5,000
Total	116,000	80,000	196,000

Source of Finance



- Entrepreneur's Contribution 116,000
- Investor's Investment 80,000
- Total 196,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cosmetics Item	3,200	96,000	1,152,000	1,209,600
Flexi-load	56	1,680	20,160	21,168
Total Sales (A)	3,256	97,680	1,172,160	1,230,768
Less. Variable Expense				
Cosmetics Item	2,560	76,800	921,600	967,680
Total variable Expense (B)	2,560	76,800	921,600	967,680
Contribution Margin (CM) [C=(A-B)]	696	20,880	250,560	263,088
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		250	3,000	4,000
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		250	3,000	350
Transportation		800	9,600	11,500
Guard		150	1,800	2,000
Total Fixed Cost		7,750	93,000	93,850
Net Profit (E) [C-D]		13,130	157,560	169,238
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	157,560	169,238
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		97,560
	Total Cash Inflow	257,560	266,798
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	97,560	206,798

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0,
Experience & Skill : 02 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



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রুবেল তেলিকম
সমসাময়িক, মনোমুগ্ধকর, টেলিভিশন

স্বপ্নে উঠুন আপনার শক্তিতে

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কোনটা রেখে কোনটা
ঠিক করে তিন মনটা
অফারটি শেখত অফাল
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FAMILY PICTURE

