

Proposed NU Business Name: **RUBEL STORE**



Project identification and prepared by: Md Golam Rosul,
Munsiganj Unit, Dhaka,

Project verified by: Susantha Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBEL SEIKH
Age	:	(27 Years)
Education, till to date	:	Class Nine
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Natesshor, P.O: Sonarong P.S: Tungaibari , Dist: Munsiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAKIR SHIKH
(iii) Father's name	:	NARGIS BEGUM
(iv) GB member's info	:	Branch: Sonarang, Tunipara, Centre # 48(Female), Member ID: 7637/1, Group No: 09 Member since: 01-02-2006(10Years) First loan: 15,000 taka.
Further Information:		Existing Loan: BDT30,000, Outstanding loan: BDT 29,340
(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	:	07 years experience in running business. He has 5 years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915732339
Mother's Contact No.	:	01947463311
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsiganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NARGIS BEGUM joined Grameen Bank since 10 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL STORE
Location	:	Borolia Chourasta, Tungipara, Munsiganj
Total Investment in BDT	:	BDT 1,55,000
Financing	:	Self BDT 85,000 (from existing business) 55% Required Investment BDT 70,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	28 ft x 12 ft= 336 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Auto parts items.▪Average 35% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Munsiganj Tungipara▪Agreed grace period is 4 months.

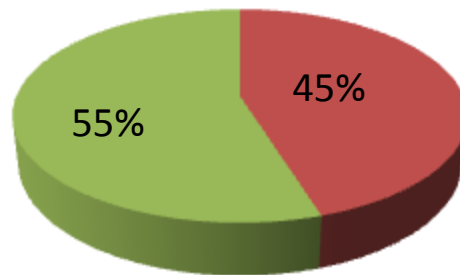
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Autombile parts & Accessories	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less Variable Expense			
Autombile parts & Accessories	1300	39000	468000
Total variable Expense (B)	1,300	39000	468000
Contribution Margin (CM) [C=(A-B)	700	21000	252000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		1600	19200
Transportation		800	9600
Salary (self)		5000	60000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		12,200	146400
Net Profit (E)= [C-D]		8,800	105600

Investment Breakdown

Particulars	Existing	Proposed	Total
Batary	31,000	46,500	77500
Motor set	14,400		14400
Tire	8,400		8400
Ring	5,000		5000
Hops	2,000		2000
Epsel	3,600		3600
Others	20,600	5,800	26400
Control box		9000	9000
Metre		7500	7500
Chain		1200	1200
	85,000	70,000	155000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 85,000
- Total 155,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Autombile parts & Accessories	2900	87000	1044000	1096200
Total Sales (A)	2900	87000	1044000	1096200
Less Variable Expense				
Autombile parts & Accessories	1885	56550	678600	712530
Total variable Expense (B)	1,885	56550	678600	712530
Contribution Margin (CM) [C=(A-B)]	1,015	30450	365400	383670
Less Variable Expense				
Rent		4,000	15,000	15,000
Electricity bill		1600	19200	19400
Transportation		1,000	12,000	12,200
Salary (Self)		5000	60000	60000
Entertainment		600	7200	7200
Mobile bill		350	4200	4300
Total fixed cost (D)		12,550	117,600	118,100
Net Profit (E)= [C-D]		17900	214800	265,570
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	214,800	265,570
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		172,800
	Total Cash Inflow	284800	438370
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	172,800	396370

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
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



EVONIK

नया नया
बि. प्रकाश
प्रकाश

आपका सबसे अच्छा
दोस्त हमारे साथ है।
हमारे साथ ही आपका
आपका सबसे अच्छा दोस्त है।
हमारे साथ ही आपका













৳১০০০০০০০০

স্বাক্ষরিত

বিশিষ্টাধিকার প্রকল্পের অধীনে
০৫(কি) নম্বর মেসারী
স্বাক্ষরিত স্বাক্ষরিত স্বাক্ষরিত।
স্বাক্ষরিত স্বাক্ষরিত স্বাক্ষরিত।

১. মোঃ জহুর আমিন, পিতা- মোঃ মজিদ আলুজ্জার, গ্রাম- বড়লিঙ্গা, ডাকঘর- উলিবাড়ী, পান/উপজেলা-
উলিবাড়ী, জেলা-তুঙ্গীপুর, জাতীয়তাবাদী-বাংলাদেশী, ধর্ম-ইসলাম, পেশা-বাবসা।

স্বাক্ষরিত

২. মোঃ রেজবেল শেখ, পিতা- মোঃ জাকির শেখ, গ্রাম- বড়লিঙ্গা, ডাকঘর- উলিবাড়ী, পান/উপজেলা-
উলিবাড়ী, জেলা-তুঙ্গীপুর, জাতীয়তাবাদী-বাংলাদেশী, ধর্ম-ইসলাম, পেশা-বাবসা।

স্বাক্ষরিত

স্বাক্ষরিত স্বাক্ষরিত

স্বাক্ষরিত স্বাক্ষরিত

স্বাক্ষরিত

স্বাক্ষরিত
স্বাক্ষরিত স্বাক্ষরিত

36706900



গ্রামীণ ব্যাংক
স্বাক্ষরিত উলিবাড়ী পান/পা

স্বাক্ষরিত স্বাক্ষরিত

নাম *স্বাক্ষরিত*
কর্মী নং *৩৬৬৭/০*
ক্রম নং *০০*
স্বাক্ষরিত *৪৫/২*
স্বাক্ষরিত *স্বাক্ষরিত স্বাক্ষরিত*
স্বাক্ষরিত স্বাক্ষরিত *স্বাক্ষরিত স্বাক্ষরিত*

স্বাক্ষরিত
স্বাক্ষরিত স্বাক্ষরিত

FAMILY PICTURE

