

Proposed NU Business Name: RUBEL TRADERS



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Project verified by: Md Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RUBEL MONDOL
Age	:	10-04-1989 (27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Shajapur P.O: Majhira, P.S: Shahjahanpur, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. REHENA BEGUM
(iii) Father's name	:	MD ROMJAN MONDOL
(iv) GB member's info	:	Branch: Majhira , Centre # 21 (Female), Member ID: 9965, Group No: 12 Member since: 21-10-2008 to Continue(09Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 21000/- Outstanding loan: BDT 18192/-
(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	:	05 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-621015
Mother's Contact No.	:	01986-485280
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogura Sadar, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST REHENA BEGUM joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	MD RUBEL MONDOL
Location	:	Majhira bazar , Shahjahanpur, Bogra
Total Investment in BDT	:	BDT 2,48,000/-
Financing	:	Self BDT 1,88,000 (from existing business) 56% Required Investment BDT 60,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50 ft x 15 ft = 750 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Iron,plastic and others etc.▪The shop is in own rented.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from Bogura▪Agreed grace period is 3 months.

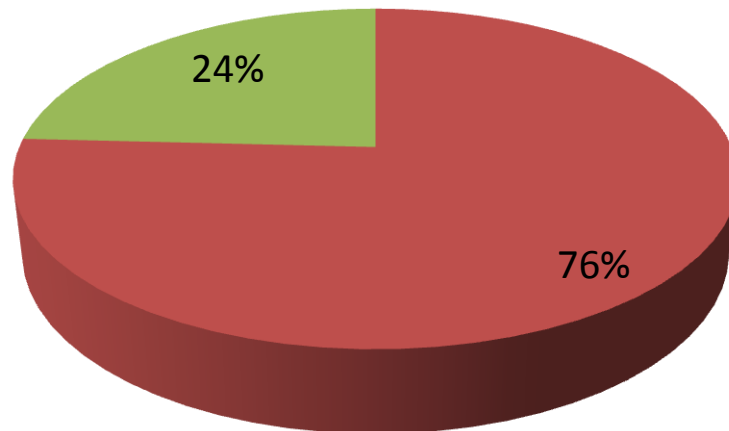
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Iron,Cables and Plastic	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Iron,Cables and Plastic	2,100	63,000	756,000
Total variable Expense (B)	2,100	63,000	756,000
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000
Less. Fixed Expense			
House rant		2,500	30,000
Electricity Bill		500	6,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staf)		12,000	144,000
Entertainment		1,000	12,000
Guard		150	1,800
Generator		150	1,800
Mobile Bill		600	7,200
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		24,900	298,800
Net Profit (E) [C-D)		2,100	25,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Iron	6	22000	132,000	0	0	0	132,000
Cables	2	18000	36,000	0	0	0	36,000
Plastic	500	40	20,000	500	40	20,000	40,000
Paper	0	0	0	2	20000	40,000	40,000
	0	0	188,000	0	0	60,000	248,000

Source of Finance



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- Entrepreneur's Contribution 188,000
- Investor's Investment 60,000
- Total 248,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Iron,Cables and Plastic	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Iron,Cables and Plastic	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
House rant		2500	30,000	30,000	30,000
Electricity Bill		600	7,200	7,200	7,200
Transportation		3000	36,000	36,000	36,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		16000	192,000	192,000	192,000
Entertainment		1000	12,000	12,000	12,000
Guard		150	1,800	1,800	1,800
Generator		150	1,800	1,800	1,800
Mobile Bill		600	7,200	7,200	7,200
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		29,000	348,000	348,000	348,000
Net Profit (E) [C-D]		7,000	84,000	105,600	128,280
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	84,000	105,600	128,280
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		60,000	141,600
	Total Cash Inflow	144,000	165,600	269,880
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	60,000	141,600	245,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Others:0Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Majhira bazar,
Shahjahanpur,Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







A man standing in the center of the room, wearing a blue and white patterned vest over a light-colored long-sleeved shirt and blue jeans.

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FAMILY PICTURE

