

# Proposed NU Business Name: RUBEL ELECTRONICS & HARDWARE



Project identification and prepared by: Anarul,  
Mawna Unit, Gajipur

Project verified by: Md. Rofiquel Islam



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

Name	:	<b>RUBEL</b>
Age	:	20-04-1996(20 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers 3 Sister
Address	:	Vill: Tepirbari, P.O: Tangra, P.S: Sreepur, Dist: Gajipur
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>MAFIA</b>
(iii) Husband's name	:	<b>AKBOR ALI</b>
(iv) GB member's info	:	Branch: Tangra Sreepur Centre # 24(Female), Member ID: 1836/1, Group No: 01 Member since: 26-08-2012(04Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: BDT 18,3600
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01987-191768
Mother's Contact No.	:	01729-511589
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gajipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAFIA** joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RUBEL ELECTRONIC &amp; HARDWEAR</b>
Location	:	MC Bazar
Total Investment in BDT	:	BDT 1,10,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Security of the shop	:	NIL
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Bulb, Bekar, Bord, Multiplug, etc.</li><li>▪ Average 20% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employ will be appointed.</li><li>▪ The shop is no Rented.</li><li>▪ Collects goods from Mawna.</li><li>▪ Agreed grace period is 3 months.</li></ul>

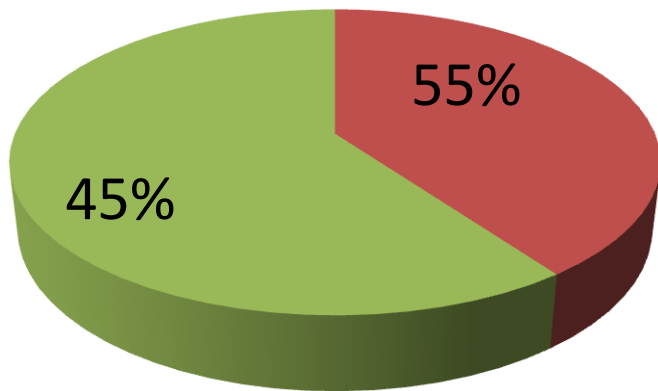
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Bulb,Bekear,Bord,Multiplugetc.	2,000	60,000	72,000
<b>Total Sales (A)</b>	2,000	60,000	72,000
<b>Less. Variable Expense</b>			
Bulb,Bekear,Bord,Multiplugetc.	1,600	48,000	5,76,000
<b>Total variable Expense (B)</b>	1,600	48,000	5,76,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>4,00</b>	<b>12,000</b>	<b>1,44,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity bill		1,00	1,200
Transportation		3,00	3,600
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Guard		3,00	3,600
Genareter		2,00	2,400
Mobile Bill		4,00	4,800
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,500</b>	<b>66,0 00</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bulb( 50x180)	9,000	10,800	19,800
Becear( 36x250)	9,000	10,000	19,000
Bord( 70x40)	2,800	4,000	6,800
othears	34,800	14,200	49,000
<b>Total</b>	<b>60,000</b>	<b>50,000</b>	<b>1,10,000</b>

## Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 60,000

■ Total 100,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Bulb,Bekear,Bord,Multiplug,etc.	3,200	96,000	1,152,000	1,209,600
<b>Total Sales (A)</b>	3,200	96,000	1,152,000	1,209,600
<b>Less. Variable Expense</b>				
Bulb,Bekear,Bord,Multiplug,etc.	2,560	76,800	9,21,600	9,67,680
<b>Total variable Expense (B)</b>	2,560	76,800	9,21,600	9,67,680
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>6,40</b>	<b>19,200</b>	<b>2,30,400</b>	<b>2,41,920</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity bill		2,00	2,400	2,600
Transportation		5,00	6,000	6,500
Salary (self)		4,000	48,000	48,000
Salary (staff)		3,000	3,600	3,600
Entertainment		3,00	3,600	3,800
Guard		3,00	3,600	3,600
Genareter		2,00	2,400	2,400
Mobile Bill		5,00	6,000	6,200
<b>Total Fixed Cost</b>		<b>10,000</b>	<b>1,20,000</b>	<b>1,21,100</b>
<b>Net Profit (E) [C-D]</b>		<b>9,200</b>	<b>1,10,400</b>	<b>1,20,820</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,10,400	1,20,820
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		62,040
	<b>Total Cash Inflow</b>	<b>1,60,400</b>	<b>1,82,860</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan	18,360	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>98,360</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>62,040</b>	<b>1,52,860</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 05 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

