

Proposed NU Business Name: **RUBEL RANA STORE**



Project identification and prepared by: Md Lokman Hekim,
Godagari Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOSTFIJUR RAHMAN
Age	:	01-11-1995 (22 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Sahabdipur, P.O: Vatopara. P.S: Godagari, Dist: Rajshahi.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. HASINA
(iii) Father's name	:	MD KAZIM UDDIN
(iv) GB member's info	:	Branch: Matikata Godagari, Centre # 37 (Female), Member ID: 2707/1, Group No: 02 Member since: 05-07-2011 (05 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 24,000/- Outstanding loan: BDT 24,460/-
(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.)	:	No
Business Experiences and Training Info	:	05 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788-772007
Family's Contact No.	:	01731-338844
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HASINA joined Grameen Bank since 05 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL RANA STORE
Location	:	Sahabdipur, Godagari, Rajshahi.
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/- (from existing business) 38% Required Investment BDT 50,000/- (as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪The shop is owned.▪Collects goods from Kakon hat.▪Agreed grace period is 3 months.

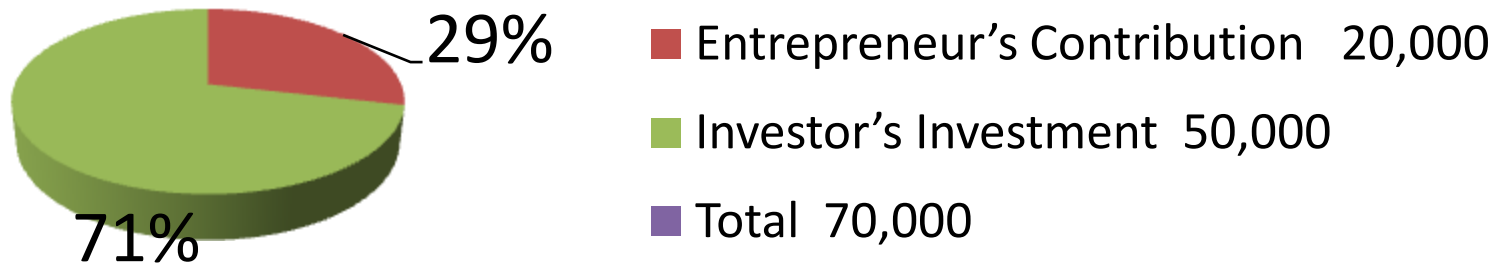
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery item	1,500	45,000	540,000
Tea	300	9,000	108,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Confectionery item	1,275	38,250	459,000
Tea	150	4,500	54,000
Total variable Expense (B)	1,425	42,750	513,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		300	3,600
Total fixed Cost (D)		6,400	76,800
Net Profit (E) [C-D]		4,850	58,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Biscuit Item	1	12000	12,000	3	12000	36,000	48,000
Cosmetics	1	1000	1,000	5	1000	5,000	6,000
Chanachur	1	3000	3,000	1	3000	3,000	6,000
Egg	1	3000	3,000	1	3000	3,000	6,000
Tea	1	1000	1,000	3	1000	3,000	4,000
Total	5		20,000	13		50,000	70,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Confectionery item	2,000	60,000	720,000	756,000	793,800
Tea	400	12,000	144,000	151,200	158,760
Total Sales (A)	2,400	72,000	864,000	907,200	952,560
Less. Variable Expense					
Confectionery item	1,600	48,000	576,000	604,800	635,040
Tea	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	1,800	54,000	648,000	680,400	714,420
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		400	4,800	4,800	4,800
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		700	8,400	9,500	10,000
Entertainment		300	3,600	4,000	4,500
Salary (staff)		3,000	36,000	36,000	36,000
Total Fixed Cost		9,700	116,400	118,300	119,800
Net Profit (E) [C-D]		8,300	99,600	108,500	118,340
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	99,600	108,500	118,340
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		79,600	168,100
	Total Cash Inflow	149,600	188,100	286,440
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	79,600	168,100	266,440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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৬নং মাটিকান্ডা বসায়ন পরিষদ

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 পতনকাল: ...
 পিতা: ...
 মাতা: ...
 বয়স: ...
 জাতীয়তা: ...
 শিক্ষা: ...
 বর্তমান ঠিকানা: ...
 জন্মস্থান: ...
 জন্ম তারিখ: ...
 পিতার নাম: ...
 মাতার নাম: ...
 স্বাক্ষর: ...
 তারিখ: ...

আমি মোঃ হামিদ হুসৈন বসায়ন পরিষদ
 শাখা পরিচালক হিসেবে দায়িত্ব পালন করছি।
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আমীর পরিচয় বিবরণ



নাম: মোস্তাফিজুর রহমান
 MD. MOSTAFIQUR
 RAHMAN
 জন্ম তারিখ: ১১-১১-১৯৯৫
 19958113457000236
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আমি স্বাক্ষর
 করছি না।

১. সম্মানিত সদস্যদের মুক্তি আকর্ষণ ১-
২. পূর্ণ বয়সী হওয়া এবং সন্তোষ প্রকাশনা।
৩. পূর্ণ বয়সী হওয়া এবং সন্তোষ প্রকাশনা।
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৮. পূর্ণ বয়সী হওয়া এবং সন্তোষ প্রকাশনা।

সহজ কণের পাশ বই

নাম: ...
 বয়স: ...
 জাতীয়তা: ...
 স্বাক্ষর: ...
 তারিখ: ...

FAMILY PICTURE

