

Proposed NU Business Name: **RUPALY TAILORS & FABRICS**



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Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOHAG MIA
Age	:	08-03-1987(30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	
No. of siblings:	:	1 Brothers Sisters
Address	:	Vill: Taltoly P.O: Telihaty, P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALHEHA KHATUN
(iii) Father's name	:	ABD:BATEN
(iv) GB member's info	:	Branch: Tengra, Shreepur, Centre # 15(Female), Member ID: 1415/3, Group No: 03, Member since: 03-07-1989 to 10-03-2003(14Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 15.600
(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	:	10 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.	:	01934-960714
Father's Contact No.	:	01936-727522
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALHEHA KHATUN joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUPALY TAILORS & FEBRIX
Location	:	Taltoly Bazar,Sreepur,Gajipur
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 90,000/-(from existing business) 56% Required Investment BDT 70,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tailoring business. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 1 employee. ▪After getting equity fund 1 employ will be appointed. ▪The shop is rented. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

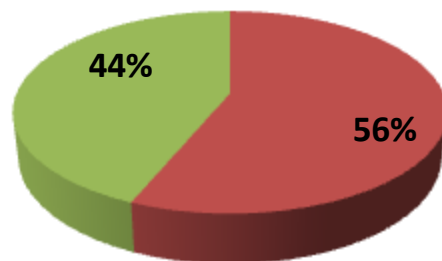
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths & Tailoring	4,000	1,20,000	1,440,000
Total Sales (A)	4,000	1,20,000	1,440,000
Less. Variable Expense			
Cloths & Tailoring	3,400	1,02,000	1,224,000
Total variable Expense (B)	3,400	1,02,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	6,00	18,000	2,16,000
Less. Fixed Expense			
Rent		5,00	6,000
Electricity Bill		5,00	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Entertainment		3,00	3,600
Mobile Bill		5,00	6,000
Total fixed Cost (D)		11,800	1,41,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant Piece (55 x 320)	17,600	19,200	36,800
Shirt Piece (80 x 290)	23,200	26,100	49,300
Plen Cloths (340 x 42)	14,280	12,600	26,800
Print Piece(260 x 48)	12,480	10,080	22,560
Three Piece(30 x 450)	13,500	0	13,500
Others	8,940	2,020	10,960
Total	90,000	70,000	1,60,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 70,000
- Total 160,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Cloths & Tailoring	6,000	1,80,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	1,80,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Cloths & Tailoring	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	1,53,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	9,00	27,000	3,24,000	3,40,200	3,57,210
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		1,200	14,400	15,000	15,500
Transportation		2,000	24,000	24,500	25,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		7,00	8,400	9,000	9,500
Mobile Bill		1,000	12,000	12,500	13,000
Total Fixed Cost		14,900	1,78,800	1,81,000	1,83,000
Net Profit (E) [C-D]		12,100	1,45,200	1,59,200	1,74,210
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	1,45,200	1,59,200	1,74,210
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,01,600	2,32,800
	Total Cash Inflow	2,15,200	2,60,800	4,07,010
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	15,600		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	1,13,600	28,000	28,000
3	Net Cash Surplus	1,01,600	2,32,800	3,79,010

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













FAMILY PICTURE

