

## Proposed NU Business Name: **RUPOSHI TAILORS & FABRICS**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD. AKRAMUL HAQUE</b>
Age	:	04-10-1994 ( 23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Brother
Address	:	Vill: South Barahigabindra ; P.O: Joylasker ; P.S: Dagoanvuian ; Dist: Feni
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>BIBI SOKINA</b>
(iii) Father's name	:	<b>NIZAM UDDIN</b>
(iv) GB member's info	:	Branch: Joylaskor, Dagoanvuian, Centre # 17 (Female), Member ID: 3292 , Group No: 04 Member since: 02-04-2001 ( 10 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: Nill
(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	:	06 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01821-045540
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI SOKINA** joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RUPOSHI TAILORS &amp; FABRICS</b>
Location	:	Molla Ghata Bazar, Feni
Total Investment in BDT	:	BDT 111,000/-
Financing	:	Self BDT 61,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 22 ft= 220 square ft
Security	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pant piece, shirt piece, long cloth etc.</li><li>▪Average 50% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

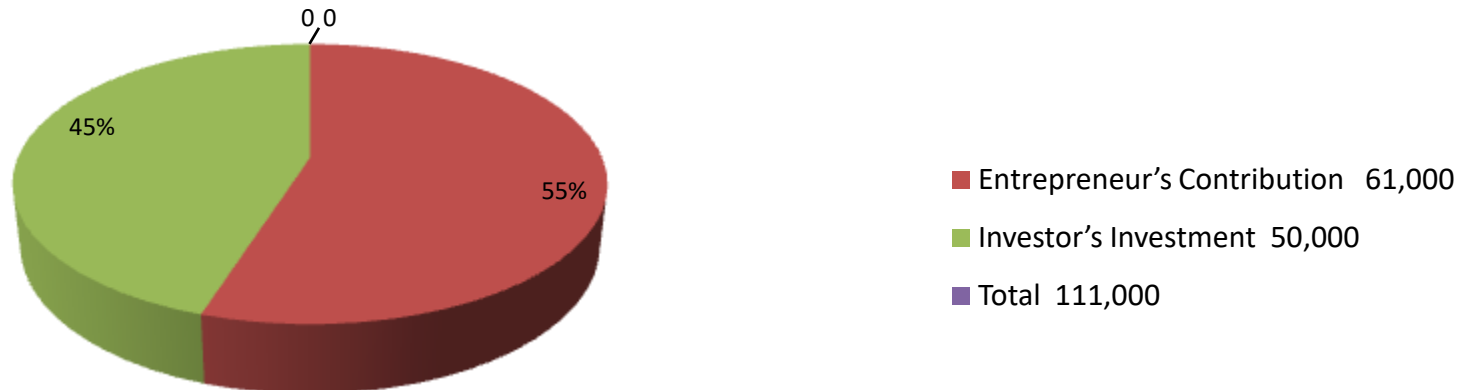
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Pant piece, shirt piece, long cloth etc.	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less Variable Expense</b>			
Pant piece, shirt piece, long cloth etc.	1,000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less Variable Expense</b>			
Rent		1,200	14,400
Electricity bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		500	6,000
Guard		100	1,200
Generator		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>18,900</b>	<b>226,800</b>
<b>Net Profit (F)≡ [C-D]</b>		<b>11,100</b>	<b>133,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Shirt Pieces	100	300	30,000	0	0	0	30,000
Pant Pieces	5	500	2,500	37	500	18,500	21,000
Than Cloth	30	50	1,500	630	50	31,500	33,000
Three Pieces	10	500	5,000	0	0	0	5,000
Swine machine	4	3000	12,000	0	0	0	12,000
Security	1	0	10,000	0	0	0	10,000
<b>Total</b>	<b>150</b>	<b>4350</b>	<b>61,000</b>	<b>667</b>	<b>550</b>	<b>50,000</b>	<b>111,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Pant piece, shirt piece, long cloth etc.	3,000	90,000	1080000	1134000	1190700
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense</b>					
Pant piece, shirt piece, long cloth etc.	1,500	45,000	540000	567000	595350
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Variable Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity bill		800	9,600	10,000	10,500
Transportation		1,200	14,400	15,000	15,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		10,000	120,000	120,000	120,000
Entertainment		500	6,000	6,000	6,000
Guard		100	1,200	1,200	1,200
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>19,500</b>	<b>234,000</b>	<b>235,200</b>	<b>236,500</b>
<b>Net Profit (E)= [C-D]</b>		<b>25,500</b>	<b>306,000</b>	<b>331,800</b>	<b>358,850</b>
Investment Payback			20,000	20,000	20,000



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

SR#	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	<b>306,000</b>	<b>331,800</b>	<b>358,850</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		286,000	597,800
	<b>Total Cash Inflow</b>	356,000	617,800	956,650
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
<b>3</b>	<b>Net Cash Surplus</b>	286,000	597,800	936,650

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 11 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

