

Proposed NU Business Name: **RUBEL TAILORS**



Project identification and prepared by: Aowlad Hossain
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NOOR KORIM
Age	:	01-03-1988 (29 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	05 Brother 03 Sisters
Address	:	Vill: Sundorpur ; P.O: aftar bibir hatt ; P.S: Feni Sadar ; 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	:	SAFIYA BEGUM
(iii) Father's name	:	LATE ABDUL OHAB
(iv) GB member's info	:	Branch: Char Mozlishpur, Centre # 44 (Female), Member ID: 3639 , Group No: 02 Member since: 11-09-1995 to 2005 (10 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 20,000 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	:	15 years experience in running business. 03 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01823-154082
Family's Contact No.	:	01884-238348
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAFIYA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	RUBEL TAILORS
Location	:	Sundorpur Bazar, Feni
Total Investment in BDT	:	BDT 390,000/-
Financing	:	Self BDT 340,000/- (from existing business) 87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Pant piece, shirt piece, Three Pcs, garments Items, long cloth etc.▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

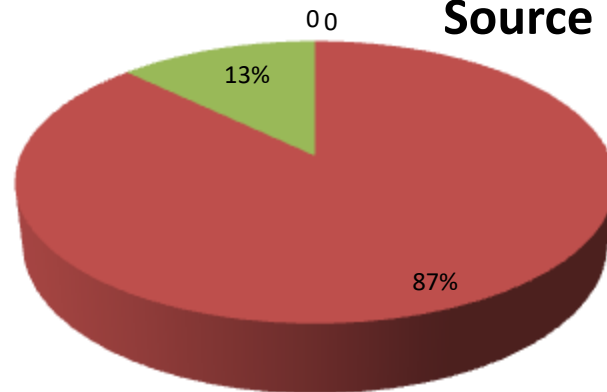
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Pant piece, shirt piece, long cloth etc.	2,000	60,000	720000
Service	800	24,000	288000
Total Sales (A)	2,800	84,000	1008000
Less Variable Expense			
Pant piece, shirt piece, long cloth etc.	1,600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000
Less Variable Expense			
Rent		1,200	14,400
Electricity bill		800	9600
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		15,000	180,000
Entertainment		500	6000
Guard		50	600
Generator		450	5400
Mobile bill		300	3600
Total fixed cost (D)		24,300	291,600
Net Profit (E)= [C-D]		11,700	140,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Pant piece	120	450	54,000	50	450	22,500	76,500
Shirt Piece	300	300	90,000	50	300	15,000	105,000
Than	900	60	54,000	209	60	12,500	66,540
Shitt	416	60	24,960	0	0	0	24,960
Luingi	25	350	8,750	0	0	0	8,750
T-Shirt	100	150	15,000	0	0	0	15,000
Three pcs	20	350	7,000	0	0	0	7,000
Shirt, Pant, Bag	0	0	25,000	0	0	0	25,000
Baby Items	0	0	5,000	0	0	0	5,000
Others	0	0	6,290	0	0	0	6,290
Security	1	0	50,000	0	0	0	50,000
Total	962		340,000	0	0	50,000	390,040

Source of Finance



- Entrepreneur's Contribution 340,000
- Investor's Investment 50,000
- Total 390,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Pant piece, shirt piece, long cloth etc.	3,000	90,000	1080000	1134000	1190700
	1,200	36,000	432000	453600	476280
Total Sales (A)	4,200	126,000	1512000	1587600	1666980
Less Variable Expense					
Pant piece, shirt piece, long cloth etc.	2,400	72,000	864000	907200	952560
Total variable Expense (B)	2,400	72,000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)]	1,800	54,000	648,000	680,400	714,420
Less Variable Expense					
Rent		1,200	14,400	14,400	14,400
Electricity bill		1,000	12,000	12,500	13,000
Transportation		1,500	18,000	18,500	19,000
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		15,000	180,000	180,000	180,000
Entertainment		500	6000	6,000	6,000
Guard		50	600	600	600
Generator		450	5400	5,400	5,400
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		25,100	301,200	302,400	303,700
Net Profit (E)= [C-D]		28,900	346,800	378,000	410,720
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	346,800	378,000	410,720
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		326,800	684,800
	Total Cash Inflow	396,800	704,800	1,095,520
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	326,800	684,800	1,075,520

SWOT ANALYSIS

STRENGTH

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









রুবেল টেইলাস

আমাদের দেশি-বিদেশী খাম-কাপড় ক্রী-পিচ, শার্ট পিচ, শার্ট পিচ এবং বোরকার কাপড় সেলাই ও বিক্রি করা হয়



রুবেল টেইলার্স
এখানে দেশি-বিদেশী ধান-কাপড় স্ট্রী-পিচ, শার্ট পিচ,
প্যান্ট পিচ এবং বোরকার কাপড় সেলাই ও বিক্রি করা হয়
মুঠে প্রাজ্ঞা মার্কেট, উত্তর গদি গ্রাহিমারী কুল সালোয়া, সুন্দরপুর, ফেনী।

FAMILY PICTURE

