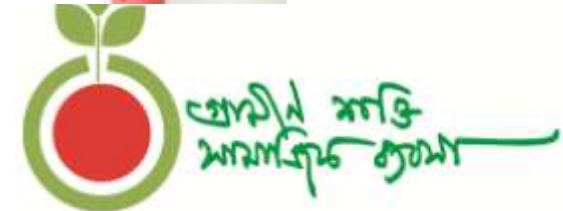


Proposed NU Business Name: **RUKSI TAILORS**



Project identification and prepared by: Md. Delower hossain,
Kapashia Unit,Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	DELOWAR HOSSAIN
Age	:	09-12-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brothers & 1 Sister
Address	:	Vill: Chadpur, P.O: Chadpur, P.S: Kapasia, 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	:	HALIMA BEGUM
(iii) Father's name	:	SURUT ALI
(iv) GB member's info	:	Branch: Jangaliya, Centre # 70 (Female), Member ID: 7975/1, Group No: 03 Member since: 03-06-1997 to 2003 (10 Years) First Loan: BDT 5,000/-, Last loan: 20,000/- Outstanding Loan: None
Further Information:		
(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 05 years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-500183
Family Contact No.	:	01756-838704
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALIMA BEGUM joined Grameen Bank since 10 years ago. At first he took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUKSI TAILORS
Location	:	Chadpur Bazar, Kapasia, Gazipur.
Total Investment in BDT	:	BDT 6,14,000/-
Financing	:	Self BDT 5,34,000 (from existing business) 87% Required Investment BDT 80,000 (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Shirt Piece, Pant Piece, Three Piece, Cloths etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 02 employee.▪He is doing his business in rented place.▪Collects goods from Islampur, Baburhat, Narsinghdi.▪Agreed grace period is 3 months.

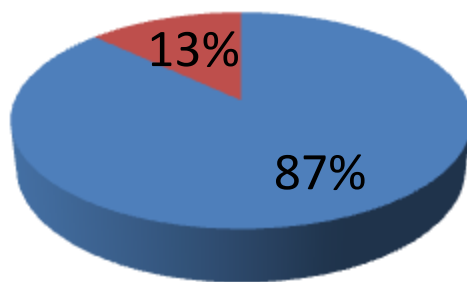
Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Shirt Piece, Pant Piece, Three Piece, Than Cloth, Goz Cloth, Borkha etc.	7,000	2,10,000	2,520,000
Total Sales (A)	7,000	2,10,000	25,20,000
Less. Variable Expense			
Shirt Piece, Pant Piece, Three Piece, Than Cloth, Goz Cloth, Borkha etc.	5,250	1,57,500	18,90,000
Total variable Expense (B)	5,250	1,57,500	18,90,000
Contribution Margin (CM) [C=(A-B)]	1,750	52,500	6,30,000
Less. Fixed Expense			
Shop rent		3,500	9,600
Electricity Bill		1,500	3,600
Transportation		700	6,000
Salary (self)		5,000	48,000
Salary (Staff)		6,000	
Entertainment		150	1,800
Guard		250	
Mobile Bill		300	3,600
Total fixed Cost (D)		17,400	2,08,800
Net Profit (E) [C-D]		35,100	4,21,200

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Shirt Piece	100	250	25,000	25	250	6,250	31,250
Pant Piece	50	450	22,500	20	450	9,000	31,500
Three Piece	200	650	1,30,000	25	650	16,250	1,46,250
Goz Cloth P.	3,000	56	1,68,000	200	56	11,200	1,79,200
Borkha Cloth	100 Goz	180	18,000	100	180	18,000	36,000
Goz Cloth	2,000	52	1,04,000	-	-	-	1,04,000
Net Print Cloth	100 Goz	185	18,500	100 Goz	185	18,500	37,000
Wet Less Cloth	-	-	10,000	-	-	-	10,000
Readymade Borkha	10 P	800	8,000	-	-	-	8,000
Others	-	-	-	-	-	800	800
Security	-	-	30,000	-	-	-	30,000
Total			5,34,000			80,000	6,14,000

Source of Finance



■ Entrepreneur's Contribution- 534,000

■ Investor's Investment- 80,000

■ Total Investment-614,000

Financial Projection (BDT)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3 rd year (+5%)
Revenue (sales)					
Shirt Piece, Pant Piece, Three Piece, Than Cloth, Goz Cloth, Borkha etc.	10,000	3,00,000	36,00,000	37,80,000	39,69,000
Total Sales (A)	10,000	3,00,000	36,00,000	37,80,000	39,69,000
Less. Variable Expense					
Shirt Piece, Pant Piece, Three Piece, Than Cloth, Goz Cloth, Borkha etc.	7,500	2,25,000	27,00,000	28,35,000	29,76,750
Total variable Expense (B)	7,500	2,25,000	27,00,000	28,35,000	29,76,750
Contribution Margin (CM) [C=(A-B)]	2,500	75,000	9,00,000	9,45,000	9,92,250
Less. Fixed Expense					
Shop rent		3,500	42,000	42,000	42,000
Electricity Bill		1,500	18,000	19,000	19,000
Transportation		1,000	12,000	13,000	14,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		6,000	72,000	72,000	72,000
Entertainment		250	1,800	1,900	2,000
Guard		350	4,200	4,200	4,300
Mobile Bill		400	4,800	4,900	5,000
Total fixed Cost (D)		18,000	2,14,800	2,17,000	2,18,300
Net Profit (E) [C-D]		57,000	6,85,200	7,28,000	7,73,950
Investment Payback			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	6,85,200	7,28,000	7,73,950
1.4	Opening Balance of Cash Surplus		6,53,200	13,49,200
	Total Cash Inflow	7,65,200	13,81,200	21,23,150
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3	Net Cash Surplus	6,53,200	13,49,200	20,91,150

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10Years
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



প্রস্তাবিত নবীন

র নাম: ~~বুট শি~~ বৈশালী

টার নাম: ~~বঙ্গবন্দর~~ মিয়া, সত্যী

কার সংক্ষিপ্ত জীবন বৃত্তান্ত:

দুর্ভাগ্যের হোম

৩৪ বছর

জন্ম তারিখ: ০২/০২/২০

গত যোগ্যতা:

এম. এম. সি

বিসমিল্লাহির রাহমানির রাহীম

কুরি টেলার্স অ্যান্ড ফ্যাশন ফেব্রিক

শ্রোঃ মোঃ দেলোয়ার হোসেন

চাঁদপুর বাজার, কাপাসিয়া, গাজীপুর।









FAMILY PICTURE

