

## Proposed NU Business Name: **REJIA TAILORS & BOSTRALOY**



Project identification and prepared by: MD. Hafizur Rahman-2,  
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



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

Name	:	<b>MD. SOJAN MIA</b>
Age	:	20-05-1992 (24 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothera & 5 sisters
Address	:	Vill: Mulaid, P.O: Tengra, 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	:	<b>MOST. REJIA KHATUN</b>
(iii) Father's name	:	<b>MD. UMAR ALI</b>
(iv) GB member's info	:	Branch: Tengra Centre # 58(Female), Member ID: 4752, Group No: 08 Member since: 22-03-1999 to 16-04-2008 (9Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-313271
Mother's Contact No.	:	01980-701703
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. REJIA KHATUN** joined Grameen Bank since 9 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>REJIA TAILORS &amp; BOSTRALOY</b>
Location	:	M.C Bazar, Shreepur, Gazipur
Total Investment in BDT	:	BDT 470,000/-
Financing	:	Self BDT 320,000/-(from existing business) 68% Required Investment BDT 150,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18ft x 12ft= 216 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cloths item.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Islampur.</li><li>▪Agreed grace period is 3 months.</li></ul>

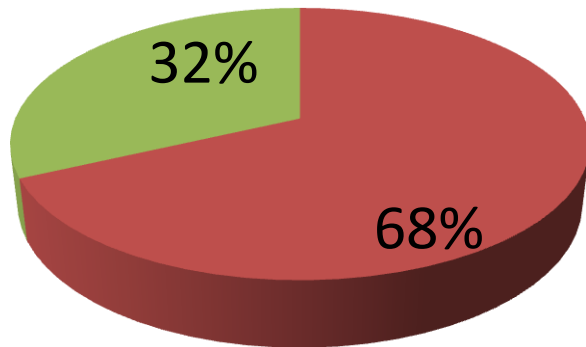
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cloths	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Cloths	4,250	127,500	1,530,000
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		1,500	18,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		3,000	36,000
Entertainment		500	6,000
Guard		300	3,600
Salary (staff)		3,000	36,000
<b>Total fixed Cost (D)</b>		<b>13,800</b>	<b>165,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,700</b>	<b>104,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pant Piece (200 x 400)	80,000	40,000	120,000
Shirt Piece (100 x300)	30,000	15,000	45,000
Long Cloth (2000 x 50)	100,000	50,000	150,000
Veil Cloths	60,000	5,000	65,000
Punjabi	12,000	16,000	28,000
Three Piece	38,000	24,000	62,000
<b>Total</b>	<b>320,000</b>	<b>150,000</b>	<b>470,000</b>

## Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 150,000
- Total 470,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Cloths	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>
<b>Less. Variable Expense</b>					
Cloths	5,950	178,500	2,142,000	2,249,100	2,361,555
<b>Total variable Expense (B)</b>	<b>5,950</b>	<b>178,500</b>	<b>2,142,000</b>	<b>2,249,100</b>	<b>2,361,555</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		1,500	18,000	19,000	20,000
Mobile Bill		600	7,200	8,000	9,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		4,500	54,000	56,000	58,000
Entertainment		500	6,000	7,000	8,000
Guard		300	3,600	4,000	4,000
Salary (staff)		3,000	36,000	36,000	36,000
<b>Total Fixed Cost</b>		<b>15,400</b>	<b>184,800</b>	<b>190,000</b>	<b>195,000</b>
<b>Net Profit (E) [C-D]</b>		<b>16,100</b>	<b>193,200</b>	<b>206,900</b>	<b>221,745</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	193,200	206,900	221,745
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		133,200	280,100
	<b>Total Cash Inflow</b>	<b>343,200</b>	<b>340,100</b>	<b>501,845</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>133,200</b>	<b>280,100</b>	<b>441,845</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 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

প্রাণায়  
মোট মোট সুলল শাড়ন





# বেজিয়া

নতুন পোষাক সতেজ মন.....

## টেইলার্স এন্ড বস্ত্রালয়

এখানে পুরুষ ও মহিলাদের আধুনিক ডিজাইনের রুচিশীল পোষাক তৈরী এবং যাবতীয়  
খ্রি-পিছ, খান কাপড়, বোরকা সহ বিভিন্ন ধরনের কাপড় পাইকারী ও খুচরা বিক্রয় করা হয়।



প্রোঃ মোঃ সুজন মাহমুদ

Mob: 01914-313271, 01785-586737

**BD Sign**  
01735-20 44 94

সোথানা সুজ  
Mob: 01766 65 21 52, 01966 69 82 73

সোথানা সুজ



মহিলা কওমী মাদুরাসা

সুসংযোজিত আলিম









প্রাণালয়  
মোট মোট সুলল শাড়ন









# FAMILY PICTURE

