

Proposed NU Business Name: **RIMI TAILORS**



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Project verified by: Suanta kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	RUBEL DEWAN
Age	:	05-03-19893(28 Years)
Education, till to date	:	Class (IX)
Marital status	:	Married
Children	:	01
No. of siblings:	:	01 Brothers, 2 Sisters
Address	:	Vill: Bordhonpara, P.O: Bordhonpara, P.S: Nobabgonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANWARA BEGUM
(iii) Father's name	:	MD. MASHIUR RAHMAN
(iv) GB member's info	:	Branch : Komorganj, Centre 49(Female), Member ID: 6744/3, Group No: 03 Member since: 05-06-2007 (07Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000Outstanding loan: 0
(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.)	:	Looming Business
Business Experiences and Training Info	:	07 years experience in running business. 01 Years in own business. He has no training.
Other Own/Family Sources of Income	:	Looming Business, Agriculture
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01913-049515
Family's Contact No.	:	01629-364015
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Nobabgonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANWARA BEGUM joined Grameen Bank since 07 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	:	RIMI TAILORS
Location	:	Bordhanpara Bazar, nobabgonj, Dhaka.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/- (from existing business) 44% Required Investment BDT 50,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 7 ft= 70 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment by providing service like – Readymade Dress, Thread, Button etc.▪The business is operating by entrepreneur. Existing no employee.▪ The shop is rented.▪Collects goods from Nobabgonj.▪Agreed grace period is 3 months.

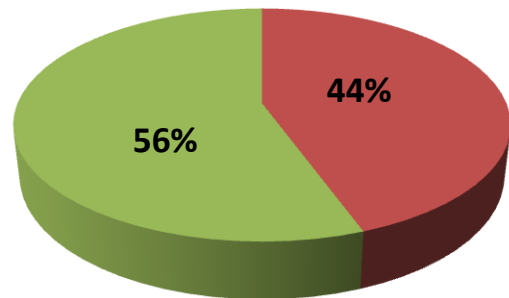
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Readymade Dress, Thread, Button etc.	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Readymade Dress, Thread, Button etc.	1425	42750	513000
Total variable Expense (B)	1,425	42750	513000
Contribution Margin (CM) [C=(A-B)	475	14250	171000
Less Variable Expense			
Rent		600	7200
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		400	4800
Total fixed cost (D)		7,700	92400
Net Profit (E)= [C-D]		6,550	78600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Readyamade clotha	20	600	12,000	0	0	0	12,000
Yarn	1	1000	1,000	0	0	0	1,000
Batton etc	1	7000	7,000	1	2500	2,500	9,500
Others	0	0	0	0		0	0
Long cloth	0			15	1500	22,500	22,500
Three peiece			0	15	500	7,500	7,500
Orna	0	0	0	50	150	7,500	7,500
Tailoring machine	0	0	0	1	10000	10,000	10,000
Security	1	20000	20,000			0	20,000
Total	23	0	40,000	82	0	50,000	90,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Readymade Dress, Thread, Button etc.	2800	84000	1008000	1058400	1111320
Total Sales (A)	2800	84000	1008000	1058400	1111320
Less Variable Expense					
Readymade Dress, Thread, Button etc.	2100	63000	756000	793800	833490
Total variable Expense (B)	2,100	63000	756000	793800	833490
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600	277830
Less Variable Expense					
Rent		600	7200	7,200	7200
Electricity bill		800	9600	10100	10600
Transportation		1,400	16800	17,300	17800
Salary (self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		8,500	102,000	103,100	104200
Net Profit (E)= [C-D]		12500	150000	161,500	173630
Investment Payback			20,000	20,000	20,000

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

SR#	<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	50,000		
1.2	Net Profit	187,200	214,000	242195
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		167,200	361200
	Total Cash Inflow	237200	381200	603395
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	167,200	361200	583395

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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







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বিশিষ্টাতিঃ হাছমাপির হাছিম

বর্ধনপাড়া বাজার, নবাবগঞ্জ, ঢাকা। প্রোঃ মোঃ রুবেল দেওয়ান, মোবাঃ ০১৯১৩-০৪৯৫১৫ (মোঃ সাজ্জাদ তালুকদার) ০১৭২৩-৮৩৯১০৬



FAMILY PICTURE

