

Proposed NU Business Name: **RABIN TAILORS**



Project identification and prepared by: Rupaly Akter,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD REJAUL KARIM
Age	:	15-03-1983 (34 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Son,
No. of siblings:	:	03 Brother, 02 Sister
Address	:	Vill: Sauth, Kalma, P.O: Kalma, P.S: Savar, 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	:	MONOWARA KHATUN
(iii) Father's name	:	MD MOJID SEIKH
(iv) GB member's info	:	Branch: Shamgong Doulodpur, Centre # 1 (Female), Member ID: 1811, Group No: 06 Member since: 20-01-1997(21 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan:19400 /-
(v) Who pays GB loan installment	:	Mather
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Yes
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Trailers & Bostrobitan
Business Experiences and Training Info	:	10 years experience in running business. 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-974190
Family's Contact No.	:	01935-738883
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONOWARA BEGUM Joined Grameen Bank Since 21 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

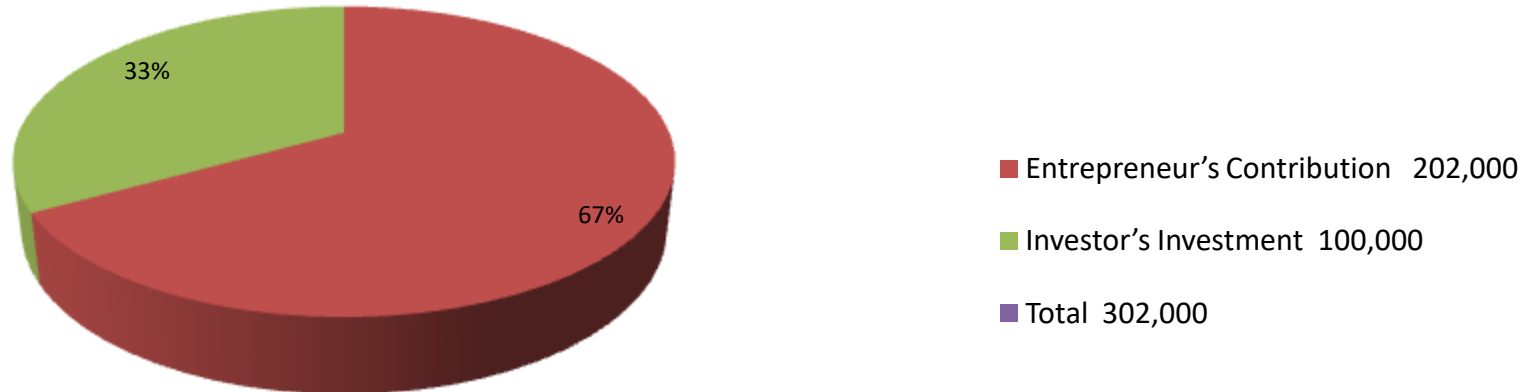
Business Name	:	RABIN TAILORS
Location	:	South Kalmar, Saver, Dhaka.
Total Investment in BDT	:	BDT 3,02,000/-
Financing	:	Self BDT 2,0,2000(from existing business) 67% Required Investment BDT 1,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10ft = 100 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Tailoring Business.▪The business is operating by entrepreneur. Existing 2 Employees.▪The business is under renting.▪Collects goods from Saver,▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cloth item	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Tea item	3400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		14,500	174000
Net Profit (E)= [C-D]		3,500	42000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
three pitch	50	700	35,000	20	500	10,000	45,000
gos kapor			80,000			60,000	140,000
pant pitch	40	600	24,000			30,000	54,000
shirt	40	500	20,000				20,000
borka pitch	10	800	8,000	0		0	8,000
others			5,000				5,000
advanced			30,000				30,000
Total	130	0	202,000	20	0	100,000	302,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cloth Item	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense			0		
Cloth Item	3825	114750	1377000	1445850	1518142.5
			0		
Total variable Expense (B)	3,825	114750	1377000	1445850	1518142.5
Contribution Margin (CM) [C=(A-B)	675	20250	243000	255150	267907.5
Less Variable Expense			0		
Rent		1,500	18000	18,000	18000
Electricity bill		1000	12000	12500	13000
Transportation		600	7200	7,700	8200
Salary (self)		5000	60000	60000	60000
Salary(Staff)		6000	72000	72000	72000
Entertainment		300	3600	3600	3600
Guard		0	0	0	0
Generator			0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		14,800	177,600	178,700	179800
Net Profit (E)= [C-D]		5450	65400	76,450	88107.5
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	128,400	140,800	153875
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88,400	189200
	Total Cash Inflow	228400	229200	343075
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	88,400	189200	303075

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:2
Experience & Skill : 10Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Winter South Kalma, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

সাবিন টেইলার্স এন্ড কুথ স্টোর

প্রোঃ মাপির মোঃ রেজাউল করিম

মোবাইল: 01918-974190

অত্যাধুনিক পোশাক তৈরীর নির্ভরযোগ্য প্রতিষ্ঠান
এখানে শার্ট, প্যান্ট, থ্রী-পিছ, টু-পিছ সহ যাবতীয়
বিশেষ সরঞ্জাম সুলভ মূল্যে বিক্রয় করা হয়।
এবং মহিলাদের আধুনিক পোশাক তৈরী করা হয়।

সিকদার মার্কেট, কলমা দক্ষিণ পাড়া, সাতার, ঢাকা।

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সাবিন











FAMILY PICTURE