

**Proposed NU Business Name: RUBEL TAILORS & BOSTRALOY**



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

Name	:	<b>S M RUBEL MIA</b>
Age	:	05-08-1996 (22 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	02 Brothers
Address	:	Vill: Baduna para, P.O:Nagorpur, P.S: Nagorpur, Dist: Tangail.
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>JOTSNA BEGUM</b> <input type="checkbox"/>
(iii) Father's name	:	<b>MOHAMMAD MINNAT ALI</b>
(iv) GB member's info	:	Branch: Nagorpur, Centre # 74(Male), Member ID: 8972, Group No: 08 Member since: 15-05-2007 (10Years) First loan: BDT 20,000
Further Information:		Existing Loan: 90,000/-Outstanding Loan : 22,765/-
(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..	:	

## ***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	:	05 years experience in running business. 05 years experience in his own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-220920
Mother's Contact No.	:	01725-704667
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JOTSNA BEGUM** joined Grameen Bank since 10 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultrue.

# Proposed Nobin Udyokta Business Info

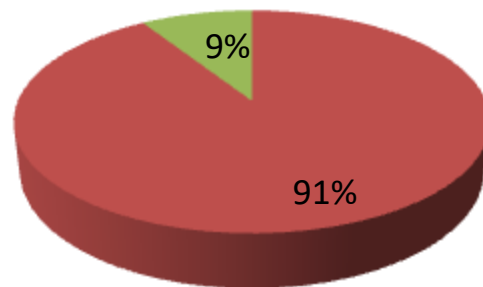
Business Name	:	<b>RUBEL TAILORS &amp; BOSTRALOY</b>
Location	:	Chowdhuri Bari Road, Nagorpur, Tangail .
Total Investment in BDT	:	BDT 6,60,000/-
Financing	:	Self BDT 6,00,000/-(from existing business) 88% Required Investment BDT 60,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 24 ft= 140 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Nagorpur</li><li>▪ 15% gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Cloths	180,000	2,160,000
<b>Total Sales (A)</b>	<b>180,000</b>	<b>2,160,000</b>
<b>Less. Variable Expense</b>		
Cloths	153,000	1,836,000
<b>Total variable Expense (B)</b>	<b>153,000</b>	<b>1,836,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	300	3,600
Rent	3,000	36,000
Salary (staff)	5,000	60,000
Transportation	500	6,000
Guard & Generator	200	2,400
<b>Total fixed Cost (D)</b>	<b>14,800</b>	<b>177,600</b>
<b>Net Profit (E) [C-D]</b>	<b>12,200</b>	<b>146,400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sharee	100	700	70,000	14	700	10,000	80,000
Lungi	50	350	17,500	0	0	0	17,500
Print cloht	100	350	35,000	0	0	0	35,000
Bed Sheet	30	400	12,000	0	0	0	12,000
T-shirt	40	200	8,000	0	0	0	8,000
Baby Set	30	150	4,500	0	0	0	4,500
Long cloht	500	50	25,000	0	0	0	25,000
Three piece	100	500	50,000	100	500	50,000	100,000
Pant piece	69	500	34,500	0	0	0	34,500
Veil cloth	20	500	10,000	0	0	0	10,000
Tore Cloth	199	100	19,900				19,900
Print long cloth	100	40	4,000	0	0	0	4,000
One color long cloth	240	40	9,600	0	0	0	9,600
Security	1	300000	300,000	0	0	0	300,000
<b>Total</b>	<b>1579</b>		<b>600,000</b>	<b>314</b>		<b>60,000</b>	<b>660,000</b>

## Source of Finance



- Entrepreneur's Contribution 600,000
- Investor's Investment 60,000
- Total 660,000

### Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Cloths	220,000	2,640,000	2,772,000	2,910,600
<b>Total Sales (A)</b>	<b>220,000</b>	<b>2,640,000</b>	<b>2,772,000</b>	<b>2,910,600</b>
<b>Less. Variable Expense</b>				
Cloths	187,000	2,244,000	2,356,200	2,474,010
<b>Total variable Expense (B)</b>	<b>187,000</b>	<b>2,244,000</b>	<b>2,356,200</b>	<b>2,474,010</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	300	3,600	4,000	4,500
Rent	3,000	36,000	36,000	36,000
Salary (staff)	5,000	60,000	60,000	60,000
Transportation	800	9,600	9,600	9,600
Guard & Generator	200	2,400	2,400	2,400
<b>Total Fixed Cost</b>	<b>15,200</b>	<b>182,400</b>	<b>184,500</b>	<b>186,500</b>
<b>Net Profit (E) [C-D]</b>	<b>17,800</b>	<b>213,600</b>	<b>231,300</b>	<b>250,090</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	213,600	231,300	250,090
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		189600	396,900
	<b>Total Cash Inflow</b>	<b>273,600</b>	<b>420,900</b>	<b>630,990</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>189,600</b>	<b>396,900</b>	<b>622,990</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 11 Years  
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

Pictures

# রুবেল টেইলার্স এন্ড বস্ত্রালয়

এখানে সুদক্ষ কারীগর দ্বারা শার্ট, প্যান্ট, পাঞ্জাবী, বোরকা, খ্রি-পিচ সহ যাবতীয় পোষাক তৈরী করা হয়  
এবং শাড়ী, লুঙ্গী, বিছানার চাদর সহ সব ধরনের পোষাক খুচরা এবং পাইকারী বিক্রয় করা হয়।  
চৌধুরী বাড়ী রোড, মেইন রোড, নাগরপুর বাজার, নাগরপুর, টাঙ্গাইল। মোবাঃ ০১৭২৫-৭০৪৬৬৭



















لا اله الا الله محمد رسول الله  
ইলাহা ইল্লাল্লাহ মুহাম্মাদুর রাসুলুল্লাহ





# FAMILY PICTURE

