

Proposed NU Business Name: **RUMA TAYLORS**



Project identification and prepared by: Md.Moshiur Rahman
Sreenagar unit,Munshigonj
Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHAHINUR MAZI
Age	:	06-02-1983(34Years)
Education, till to date	:	Class iii
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 Brothers 02 sisters
Address	:	Vill:Bagra, P.O ;Bagra,P.S: sreenagar, Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RASEDA BEGUM
(iii) Father's name	:	SAMAD MAZI
(iv) GB member's info	:	Branch: Muksudpur, Centre # 37(Female), Member ID: 2985/2, Group No: 05 Member since: 04-05-1988(8Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	015years of business experience. : 12 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01910-791661
Family's Contact No.	:	Nane
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RASEDA BEGUM joined Grameen Bank since 08 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	:	RUMA TAYLORS
Location	:	Bagra bazar,sreenagar,Munshigong.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 50,000/- (from existing business)56 % Required Investment BDT 40,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 6 ft= 48 square ft
Security of the shop	:	50,00
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Three piece, shirt piece, pant piece etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from baburhat. ▪Agreed grace period is 3 months.

Existing Business (BDT)

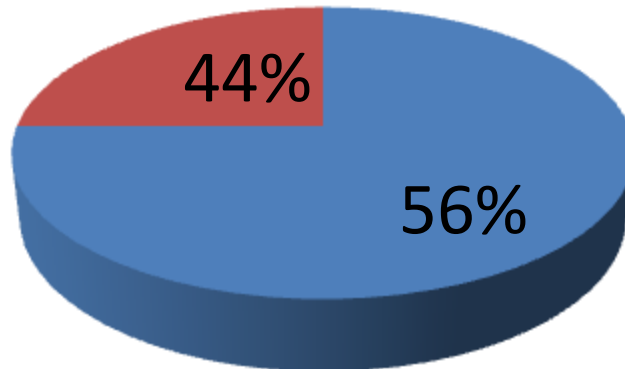
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece, shirt piece, pant piece etc.	1,000	30,000	360,000
from servicing	200	6000	72000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Three piece, shirt piece, pant piece etc.	800	24,000	288,000
Total variable Expense (B)	800	24,000	288,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		50	600
Generator		200	2,400
Mobile bill		200	2,400
Total fixed Cost (D)		6,850	82,200
Net Profit (E) [C-D]		5,150	61,800

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Shirt pice	30	300	9000		50	300	15000	24,000
Pant pice	20	450	9000		25	450	11250	20,250
Swing machine	02	6000	12000	luggi	30	400	12000	24,000
Log machine	01	15000	15000	other			1750	16,750
security			5000					5000
Total			50,000				40,000	90,000

Source of Finance

■ Entrepreneur's contibution 50,000
 ■ Investor's Investment 40,000
 ■ Total 90,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Three pice,pant pice,shirt pice etc,	1,500	45,000	540,000	567,000	595,350
frome servicing	250	7,500	90,000	94,500	99,225
Total Sales (A)	1,750	52,500	630,000	661,500	694,575
Less. Variable Expense					
Three pice,pant pice, shirt pice etc	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)	550	16,500	198,000	207,900	218,295
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,200	1,200
Gird		50	600	630	662
Generator		200	2,400	2,400	2,400
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	5,400	5,400	5,400
Total Fixed Cost		6,850	87,600	87,930	88,277
Net Profit (E) [C-D)		9,650	110,400	119,970	130,019
Investment Payback			16,000	16,000	16,000

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	40,000		
1.2	Net Profit	110,400	119,970	130,019
1.3	Depreciation (Non cash item)	5400	5400	5400
1.4	Opening Balance of Cash Surplus		99,800	209,170
	Total Cash Inflow	155,800	225,170	344,589
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	99,800	209,170	328,589

SWOT ANALYSIS

STRENGTH

Employment: 0Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :12
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





কমা টেইলার্স

এখানে প্যান্ট, শার্ট, কোট, সাজাবী ও
লেভিস পোষাক তৈরী করা হয়।
নাহার প্লাজা, বায়তলা বাজার।
মোবাইল: ০১৭৭২৯৬১৪৪১

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