

Proposed NU Business Name: **RASEL TAILORS**



Project identification and prepared by: Hafizur Rahman
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASEL MIA
Age	:	05-10-1988 (27 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 3 Sisters
Address	:	Vill: Poujan, P.O: Poujan, P.S: Kalihati, 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	:	KAMOLA BEGUM
(iii) Father's name	:	MD. KORBAN ALI
(iv) GB member's info	:	Branch: Shodebpur kalihati, Centre # 28(Female), Member ID: 2691, Group No: 03 Member since: 07-03-2005 (10Years) First loan: 7,000 taka.
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 28,180
(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.)	:	Nil
Business Experiences and Training Info	:	7 years experience in running business. He has 2 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-930713
Mother's Contact No.	:	01627-989120
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KAMOLA BEGUM joined Grameen Bank since 10 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RASEL TAILORS
Location	:	Poujan Bazar, Tangail.
Total Investment in BDT	:	BDT 1,05,000
Financing	:	Self BDT 30,000(from existing business) 29% Required Investment BDT 75,000(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪All kinds of cloths are sewing and selling here.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be apointed.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

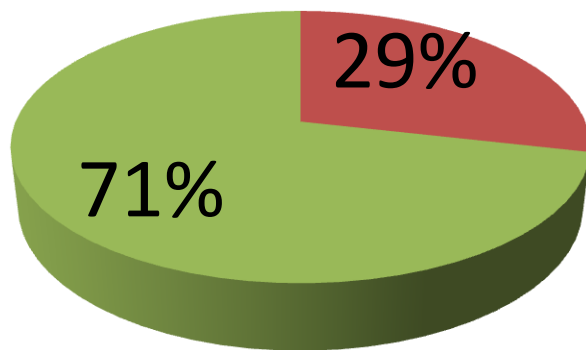
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloths	500	15,000	180,000
Sewing	600	18,000	216,000
Total Sales (A)	1,100	33,000	396,000
Less. Variable Expense			
Cloths	400	12,000	144,000
Sewing	75	2,250	27,000
Total variable Expense (B)	475	14,250	171,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		1,000	12,000
Mobile Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (Staff)		5,000	60,000
Entertainment		200	2,400
Guard		200	2,400
Total fixed Cost (D)		12,800	153,600
Net Profit (E) [C-D]		5,950	71,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Butterfly machine (3)	6,000	-	6,000
Steel Cabinet (1)	5,000	-	5,000
Rack (1)	4,000	-	4,000
Pant piece (12 yard)	2,400	3,000	5,400
Shirt piece (10 yard)	1,500	5,000	6,500
Three piece, Print Cloths	11,100	7,000	18,100
Catalog Machine	-	32,000	32,000
Plane Machine	-	28,000	28,000
Total	30,000	75,000	105,000

Source of Finance



- Entrepreneur's Contribution 30,000
- Investor's Investment 75,000
- Total 105,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Cloths	800	24,000	288,000	302,400
Sewing	700	21,000	252,000	264,600
Fitting	400	12,000	144,000	151,200
Total Sales (A)	1,900	57,000	684,000	718,200
Less. Variable Expense				
Cloths	640	19,200	230,400	241,920
Sewing	150	4,500	54,000	56,700
Fitting	100	3,000	36,000	37,800
Total variable Expense (B)	890	26,700	320,400	336,420
Contribution Margin (CM) [C=(A-B)]	1,010	30,300	363,600	381,780
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity bill		1,000	12,000	13,000
Mobile Bill		300	3,600	4,000
Transportation		300	3,600	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		200	2,400	3,000
Salary (staff)		10,000	120,000	120,000
Guard		200	2,400	3,000
Non Cash Item				
Depreciation		1,250	15,000	15,000
Total Fixed Cost		19,250	231,000	235,500
Net Profit (E) [C-D]		11,050	132,600	146,280
Investment Payback			45,000	45,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	75,000	
1.2	Net Profit	132,600	146,280
1.3	Depreciation (Non cash item)	15,000	15,000
1.4	Opening Balance of Cash Surplus		102,600
	Total Cash Inflow	222,600	263,880
2	Cash Outflow		
2.1	Purchase of Product	75,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	45,000	45,000
	Total Cash Outflow	120,000	45,000
3	Net Cash Surplus	102,600	218,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
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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କରିବା

ନିଜର ସମସ୍ତ କାମ
କରିବା

NOHA

PLATINUM









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ রাসেল মিয়া

Name: MD. RASEL MIAH

পিতা: মোঃ কোরবান আলী

মাতা: কমলা বেগম

Date of Birth: 05 Oct 1988

রাসেল

ID NO: 9314794372359

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: পৌজান, পৌজান, ডাকঘর: পৌজান - ১৯৭৪, কালিহাতী,
টাঙ্গাইল

Signature

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১১/১০/২০০৮



FAMILY PICTURE

