

Proposed NU Business Name: **RUMA TAILORS & CLOTH STORE**



Project identification and prepared by: Shah Alam,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MST ROKHSANA PERVIN
Age	:	28-02-1997 (19 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Brothers & 02 Sisters
Address	:	Vill: Majhipara, P.O: Dupchachia , P.S: Dupchachia , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST JOSNA BEGUM
(iii) Father's name	:	MD AMZAD HOSSAIN
(iv) GB member's info	:	Branch: Birkedar, Kahalu, Centre # 77 (Female), Member ID:2191/2 , Group No: 04 Member since: 15-03-2011 (05 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 38000, Outstanding loan: BDT Nil
(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	:	08 years experience in running business 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868-576973
Mother's Contact No.	:	01915-505156
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST JOSNA BEGUM joined Grameen Bank since 05 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RUMA TAILORS & CLOTH STORE
Location	:	Main Bus Stand, Dhaper hat, Road
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 180000/-(from existing business) 72% Required Investment BDT 70,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	12 ft x 09 ft= 108 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Long cloth,Panjabi cloth,Bed sheet etc▪ 20% Gain of sale.▪The business is operating by entrepreneur. Existing 02 employee.▪01 will be appointed in the future.▪Collects goods from Nowga, Bogura▪Agreed grace period is 3 months.

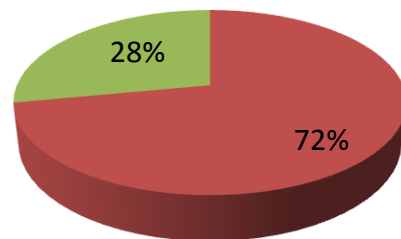
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Long cloth,Panjabi cloth,Bed sheet etc	3000	90000	1080000
Tailoring service	280	8400	100800
Total Sales (A)	3280	98400	1180800
Less Variable Expense			
Long cloth,Panjabi cloth,Bed sheet etc	2400	72000	864000
Total variable Expense (B)	2,400	72000	864000
Contribution Margin (CM) [C=(A-B)	880	26400	316800
Less Variable Expense			
Rent		1,500	18000
Electricity bill		500	6000
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		200	2400
Guard		200	2400
Mobile bill		500	6000
Total fixed cost (D)		18,200	218400
Net Profit (E)= [C-D]		8,200	98400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Long cloth	160	125	20,000	70	125	8,750	28,750
Long cloth Print	100	200	20,000	50	200	10,000	30,000
Shirt Piece	200	200	40,000	30	200	6,000	46,000
Pant piece	85	200	17,000	40	200	8,000	25,000
Voyel Thin	70	150	10,500	30	150	4,500	15,000
Voyel Thick	100	200	20,000	40	200	8,000	28,000
Panjabi Cloth	25	500	12,500	15	500	7,500	20,000
Bed sheet	100	100	10,000	80	100	8,000	18,000
Sharee	0	0	0	180	40	7,200	7,200
Security	1	30000	30,000	0	0	0	30,000
Others	0	0		2050	1	2,050	2,051
Total	841	0	180,000	2585	0	70,000	250,001

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 70,000
- Total 250,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Long cloth,Panjabi cloth,Bed sheet etc	4300	129000	1548000	1625400
Tailoring service	450	13500	162000	170100
Total Sales (A)	4750	142500	1710000	1795500
Less Variable Expense				
Long cloth,Panjabi cloth,Bed sheet etc	3440	103200	1238400	1300320
Item				
Total variable Expense (B)	3,440	103200	1238400	1300320
Contribution Margin (CM) [C=(A-B)	1,310	39300	471600	495180
Less Variable Expense				
Rent		1,500	18000	18,000
Electricity bill		700	8400	8600
Transportation		500	6,000	6,500
Salary (self)		5000	60000	60000
Salary(Staff)		15000	180000	180000
Entertainment		200	2400	2400
Guard		200	2400	2400
Mobile bill		550	6600	6800
Total fixed cost (D)		23,450	281,400	282,300
Net Profit (E)= [C-D]		15850	190200	212,880
Investment Payback			42,000	42,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	190,200	212,880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		148,200
	Total Cash Inflow	260200	361080
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	148,200	319080

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 08 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





WORK
"নিরাপত্তা
কাজ"

নিরাপত্তা কর্মসূচির উদ্দেশ্য হল কর্মীদের জীবন রক্ষা করা এবং কর্মক্ষেত্রে ঘটিয়ে যাওয়া দুর্ঘটনাসমূহ কমানো।

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FAMILY PICTURE

