

Proposed NU Business Name: **Rasel Tailors**

২য় দফার আবেদন

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Elenga Unit, Tangail

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

|  |   |  |
|--|---|--|
| Name   | : | <b>Rasel Miya</b>  |
| Age  | : | 05-10-1988 (31 Years)  |
| Education, till to date                          | : | Eight  |
| Marital status                                   | : | UnMarried  |
| Children   | : | Daughter   |
| No. of siblings:                                 | : | 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                               | : | <b>Mst Komola Begum</b>  |
| (iii) Father's name                              | : | <b>Md Korban ali</b>   |
| (iv) GB member's info                            | : | Branch: Shohedebpur Kalihati, Centre # 43(Female),<br>Member ID: 4168/1, Group No: 03<br>Member since: 03-02-1996 (20Years)<br>First loan: BDT 2,000 |
| Further Information:                             |   | Existing Loan: BDT 65,000, Outstanding loan: BDT 9,056   |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 8 years experience in running business.<br>He has 1year training. |
| Other Own/Family Sources of Income  | : | Nil   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01625-398081  |
| Mother's Contact No.  | : |   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail         |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Komola Begum** joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business & home development.

# Proposed Nobin Udyokta Business Info

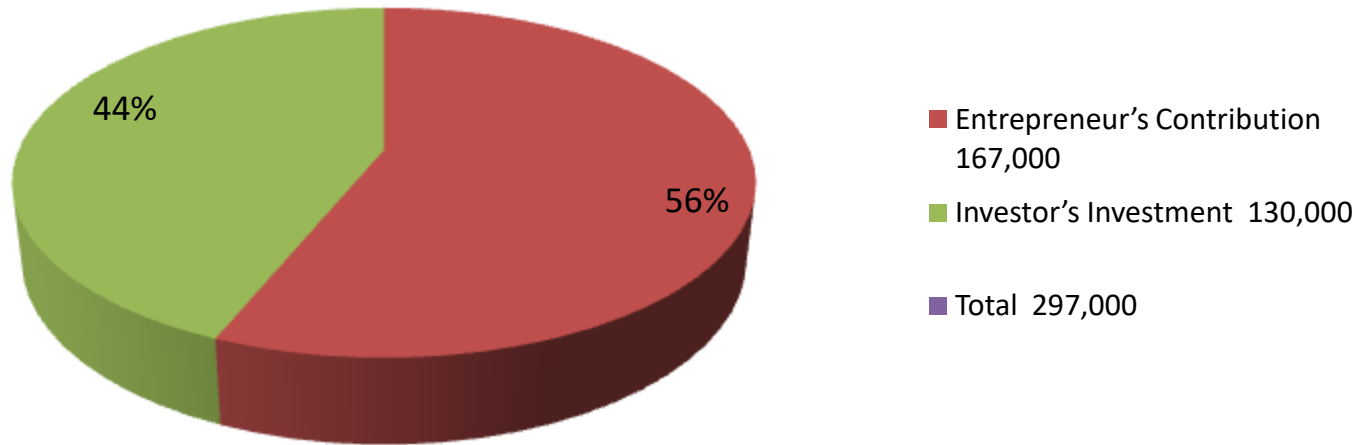
|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>Rasel Tailors</b>  |
| Location  | : | Poujan bazar, Kalihati, Tangail   |
| Total Investment in BDT                           | : | BDT 2970000/-   |
| Financing   | : | Self BDT 167,000/-(from existing business) 56%<br>Required Investment BDT 130,000/-(as equity) 44%  |
| Present salary/drawings from business (estimates) | : | BDT 10,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 8 ft x 10 ft= 80 square ft  |
| Security of the shop                              | : | -   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Lilen Cloth, Jorjet Cloth, Than Cloth, Yarn Cloth etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Tangail, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business (BDT)

| Particular                                 | Daily      | Monthly       | Yearly         |
|--|------------|---------------|----------------|
| <b>Revenue (sales)</b>                     |            |               |                |
| Lilen Cloth, Jorjet Cloth, Than Cloth, etc | 1,300      | 39,000        | 468,000        |
|  | 1,300      | 39,000        | 468,000        |
| <b>Less. Variable Expense</b>              |            |               |                |
| Lilen Cloth, Jorjet Cloth, Than Cloth, etc | 650        | 19,500        | 234,000        |
| <b>Total variable Expense (B)</b>          | <b>650</b> | 19,500        | 234,000        |
| <b>Contribution Margin (CM) [C=(A-B)]</b>  | 650        | 19,500        | 234,000        |
| <b>Less. Fixed Expense</b>                 |            |               |                |
| Rent                                       |            | 700           | 8,400          |
| Electricity Bill                           |            | 500           | 6,000          |
| Transportation                             |            | 200           | 2,400          |
| Salary (self)                              |            | 10,000        | 120,000        |
| Salary (stuff)                             |            | -             | -              |
| Entertainment                              |            | 200           | 2,400          |
| Guard                                      |            | 100           | 1,200          |
| Generator Bill                             |            | 150           | 1,800          |
| Mobile Bill                                |            | 200           | 2,400          |
| <b>Total fixed Cost (D)</b>                |            | <b>12,050</b> | <b>144,600</b> |
| <b>Net Profit (E) [C-D]</b>                |            | <b>7,450</b>  | <b>89,400</b>  |

| Investment Breakdown |      |            |                |          |            |                |                |
|----------------------|------|------------|----------------|----------|------------|----------------|----------------|
| Existing             |      |            |                | Proposed |            |                |                |
| Particulars          | Qty. | Unit Price | Amount (BDT)   | Qty      | Unit Price | Amount (BDT)   | Proposed Total |
| Machin               | 2    | 30,000     | 60,000         |          |            | -              | 60,000         |
| Machin               | 1    | 33,000     | 33,000         |          |            | -              | 33,000         |
| Machin               | 3    | 8,000      | 24,000         |          |            | -              | 24,000         |
| School Dress         |      |            | 10,000         |          |            | 130,000        | 140,000        |
| Scurity              |      |            | 40,000         |          |            | -              | 40,000         |
|                      |      |            | <b>167,000</b> |          |            | <b>130,000</b> | <b>297,000</b> |

## Source of Finance



| <b>Financial Projection (BDT)</b>          |              |                |                 |                 |                 |
|--|--------------|----------------|-----------------|-----------------|-----------------|
| <b>Particular</b>                          | <b>Daily</b> | <b>Monthly</b> | <b>1st Year</b> | <b>2nd Year</b> | <b>3rd year</b> |
| <b>Revenue (sales)</b>                     |              |                |                 |                 |                 |
| Lilen Cloth, Jorjet Cloth, Than Cloth, etc | 1,600        | 48,000         | 576,000         | 604,800         | 635,040         |
| <b>Total Sales (A)</b>                     | 1,600        | 48,000         | 576,000         | 604,800         | 635,040         |
| <b>Less. Variable Expense</b>              |              |                |                 |                 |                 |
| Lilen Cloth, Jorjet Cloth, Than Cloth, etc | 800          | 24,000         | 288,000         | 302,400         | 317,520         |
| <b>Total variable Expense (B)</b>          | <b>800</b>   | 24,000         | 288,000         | 302,400         | 317,520         |
| <b>Contribution Margin (CM) [C=(A-B)</b>   | 800          | 24,000         | 288,000         | 302,400         | 317,520         |
| <b>Less. Fixed Expense</b>                 |              |                |                 |                 |                 |
| Rent                                       |              | 700            | 8,400           | 8,400           | 8,400           |
| Electricity Bill                           |              | 500            | 6,000           | 6,000           | 6,000           |
| Transportation                             |              | 200            | 2,400           | 2,400           | 2,400           |
| Salary (self)                              |              | 10,000         | 120,000         | 120,000         | 120,000         |
| Salary (stuff)                             |              | -              | -               | -               | -               |
| Entertainment                              |              | 200            | 2,400           | 2,400           | 2,400           |
| Guard                                      |              | 100            | 1,200           | 1,200           | 1,200           |
| Generator Bill                             |              | 150            | 1,800           | 1,800           | 1,800           |
| Mobile Bill                                |              | 200            | 2,400           | 2,400           | 2,400           |
| <b>Total fixed Cost (D)</b>                |              | <b>12,050</b>  | <b>144,600</b>  | <b>144,600</b>  | <b>144,600</b>  |
| <b>Net Profit (E) [C-D)</b>                |              | <b>11,950</b>  | <b>143,400</b>  | <b>150,570</b>  | <b>143,400</b>  |
| <b>Payback</b>                             |              |                | <b>60,000</b>   | <b>60,000</b>   | <b>60,000</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           | Investment Infusion by Investor                   | 150,000             |                     |                     |
| 1           | Net Profit  | 143,400             | 150,570             | 143,400             |
| 1           | Depreciation (Non cash item)                      |                     | -                   |                     |
| 1           | Opening Balance of Cash Surplus                   |                     | 83,400              | 173,970             |
|             | <b>Total Cash Inflow</b>                          | <b>293,400</b>      | <b>233,970</b>      | <b>317,370</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2           | Purchase of Product                               | 150,000             |                     |                     |
| 2           | Payment of GB Loan                                |                     |                     |                     |
| 2           | Investment Pay Back (Including Ownership Tr. Fee) | 60,000              | 60,000              | 60,000              |
|             | <b>Total Cash Outflow</b>                         | <b>210,000</b>      | <b>60,000</b>       | <b>60,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>83,400</b>       | <b>173,970</b>      | <b>257,370</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Quality goods & services;  
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  
Political unrest

Pictures

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# রাসেল টেইলার্স এন্ড জামাল বস্ত্রালয়

প্রোঃ মোঃ রাসেল রানা

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তৈরী করা হয় এবং যাবতীয় পোশাক ফিটিং করা হয়।

কালিহাতী, টাঙ্গাইল। মোবাঃ 01729-930713

দীপ আর্ট  
01925-929519









