

A Nobin Udyokta Project Dhaka Tailors and Fabrics



Presented by :Md. Forid Ahammed
NU Identified and PP Prepared by :Md.Ballal Hossain
Verified By: Md. Ballal Hossain

Ramganj Unit
Anchal-2
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Forid Ahammed
Age	:	01/03/1990 (28Years)
Marital status	:	Married
Children	:	01 Son; 01 Daughter
No. of siblings:	:	04 Brothers; 02 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="text"/> Father <input type="text"/>
(ii) Mother's name	:	Parvin Akter
(iii) Father's name	:	Monir Ahammed
(iv) GB member's info	:	Member since:04/11/2013;Branch:Chandipur, Centre no.07, Group:04; Loanee No. 1608/1 First loan:, 4,000/- ; Total Amount Received: Tk. 80,000/- Existing loan: 24,000 /-; Outstanding: 17,664/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Tailoring Business
Trade License Number	:	108
Business Experiences and Training Info	:	13 Years; Training period is 02 years in Ramganj.
Other Own/Family Sources of Income	:	Father is driver.02 brothers is factory labor and another brother is student.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01731 323578
NU Project Source/Reference	:	GT Ramganj Unit Office, Lakshmipur

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2013 . At first his mother took a loan amount of 4,000 BDT from Grameen Bank. NU's father use GB loan and he paid from his income. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Dhaka Tailors and Fabrics
Address/ Location	:	Kamarhat, Ramganj,Lakshmipur
Total Investment in BDT	:	1,61,000/-
Financing	:	Self BDT :81 ,000 (from existing business) - 50% Required Investment BDT : 80,000 (as equity) - 50%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Proposed Business % of present gross profit margin	:	60 %+15%
Estimated % of proposed gross profit margin	:	60 %+15%
Agreed grace period	:	02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN



Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present Stock items:			
Shop advance 30000			
Furniture& Decoration 25000			
Swing Machine (03Machin) 12000			
Over lock Machine (01) 4000			
Iron (01) 2000			
Fan (01) 1000			
Cloths(shirt +Panjabi-) 2000			
Twist, Buckram, Pasting, Bottom etc 5000			
	81000		81000
Cloths 35250			
Toray Gold (School dress) 75* 500=11250 +Toray sensory (Madrasa)-75*180=13500+Pant Pieces50*210=10500			
Swing Machine (02*17000-Zuti) 34000			
Twist, Buckram, Pasting, Bottom etc. 10750			
		80000	80000
	81000	80000	161000

PRESENT & PROPOSED INVESTMENT BREAKDOWN



PRESENT STOCK ITEMS

Product name with quantity	Amount
Shop advance	30,000
Furniture& Decoration	25,000
Swing Machine (03 Machine) ,Iron (02) ,Fan (01)&Over lock Machine (01)	19,000
Twist, Buckram, Pasting, Bottom etc	5,000
Cloths(shirt –Panjabi)	2,000
Total Present Stock	81000

PROPOSED ITEMS

Product name with quantity	Amount
Cloths Toray Gold (School dress) 75* 500=11250 +Toray sensory (Madrasa)-75*180=13500+Pant Pieces50*210=10500	35,250
Swing Machine (02*17000-Zuti)	34,000
Twist, Buckram, Pasting, Bottom	10,750
Total proposed Stock	80,000



ବିକ୍ରୟର ଆୟାଜନ

୦୧. ହୋଟେଲ ଆୟ - = ୭୦,୦୦୦ଟଙ୍କା
 ୦୨. ଘରୋଇ ଆୟ - $୭ \times ୪୦୦୦ = ୨୮,୦୦୦$ ଟଙ୍କା
 ୦୩. ଡିଜିଟାଲ ଆୟ - $୨ \times ୪୦୦୦ = ୮,୦୦୦$ ଟଙ୍କା
 ୦୪. ~~କାମ~~ ଆୟ - = ୨,୦୦୦ଟଙ୍କା
 ୦୫. କାମ - = ୨,୦୦୦ଟଙ୍କା
 ୦୬. ମୁଦ୍ରା, ଡେପୋ, ଲୋଡ଼ି, ଚଳାଣି - = ୬,୦୦୦ଟଙ୍କା
 ୦୭. ଚାଳାଣି - = ୨,୦୦୦ଟଙ୍କା
 ୦୮. ଡେପୋ (ବ୍ୟାଙ୍କ) - = ୧୦,୦୦୦ଟଙ୍କା

ଟୋଟାଲ = ୧୧୦,୦୦୦ଟଙ୍କା

(ନା: ଲାଭର ଆୟାଜନ)

ପ୍ରାଥମିକ ଆୟାଜନ - ବ୍ୟୟର ବିବରଣୀ

୦୧. ଘରୋଇ ଆୟ (କୋଷ) - $୨୦,୦୦୦$ ଟଙ୍କା
 ୦୨. କାମ - ୫୦ ଟଙ୍କା (କୋଷ) $୨୦,୦୦୦$ ଟଙ୍କା
 - ୫୦ ଟଙ୍କା (କୋଷ) $୨୦,୦୦୦$ ଟଙ୍କା
 - ଲୋଡ଼ି ଲାଭ (କୋଷ) $୨୦,୦୦୦$ ଟଙ୍କା

୦୩. ମୁଦ୍ରା, କାମ, ଲୋଡ଼ି, ଚଳାଣି - $୨୦,୦୦୦$ ଟଙ୍କା

ଟୋଟାଲ = ୬୦,୦୦୦ଟଙ୍କା

(ନା: ଲାଭର ଆୟାଜନ)

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	1000	30000	360000
<i>Less: Cost of sales (B)</i>	850	25500	306000
Profit (C) (A-B)]	150	4500	54000
Income from Swing (D)	700	21000	252000
Total Gross Profit [E=C+D]	850	25500	306000
<i>Less: Operating Costs</i>			
Shop Rent		1500	18000
Electricity bill		800	9600
Night Guard bill		200	2400
Mobile bill		500	6000
Present salary/Drawings- self		8000	96000
Salary-Staff (03)		6000	72000
Others cost(Trade Lic.Renew,Trans. Fees ,Entertain.Etc.)		500	6000
Non Cash Item:			
Depreciation Expenses(25000*10%+19000*20%)		526	6312
Total Operating Cost (D)		18026	216312
Net Profit (C-D):		7474	89688

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1400	42000	504000	1500	45000	540000
Less: cost of sales (B)	1190	35700	428400	1275	38250	459000
Gross Profit (C) [C=(A-B)]	210	6300	75600	225	6750	81000
Income from Swing (D)	800	24000	288000	900	27000	324000
Total profit [E=C+D]	1010	30300	363600	1125	33750	405000
Less: Operating Costs						
Shop Rent		1500	18000		1500	18000
Electricity bill		800	9600		900	10800
Mobile bill (SMS.Etc)		600	7200		650	7800
Present salary/Drawings- self		8000	96000		9000	108000
Salary –Staff (03)		6000	72000		6500	78000
Others cos(trade Lic.Renew,Trans. Feesetc.		500	6000		550	6600
Non Cash Item:						
Depreciation Expenses		526	6312		526	6312
Total Operating Cost		17926	215112		19626	235512
Net Profit(E-D) :		12374	148488		14124	169488
Pay Back		48000			48000	
Retained Income:		100488			121488	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80000	
1.2	Net Profit	148488	169488
1.3	Depreciation (Non Cash Item)	6312	6312
1.4	Opening Balance of Cash Surplus		106800
	Total Cash Inflow	234800	282600
2.0	Cash Outflow		
2.1	Purchase of Cow	80000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back	48000	48000
	Total Cash Outflow	128000	48000
3.0	Net Cash Surplus	106800	234600

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">✓ Long standing relationship with Grameen.✓ Well Known Person in locality.✓ Provide quality products to meet demand for the community.	<p>WEAKNESS</p> <ul style="list-style-type: none">✓ Credit sales.✓ Less stock.
<p>✓ OPPORTUNITY</p> <ul style="list-style-type: none">✓ Increase the demand of quality clothing products in locality.✓ People are being conscious of quality✓ Central point of market.	<p>THREATS</p> <ul style="list-style-type: none">✓ Political Unrest.✓ Other competition.

Photographs



Photographs



Photographs



Photographs



Photographs



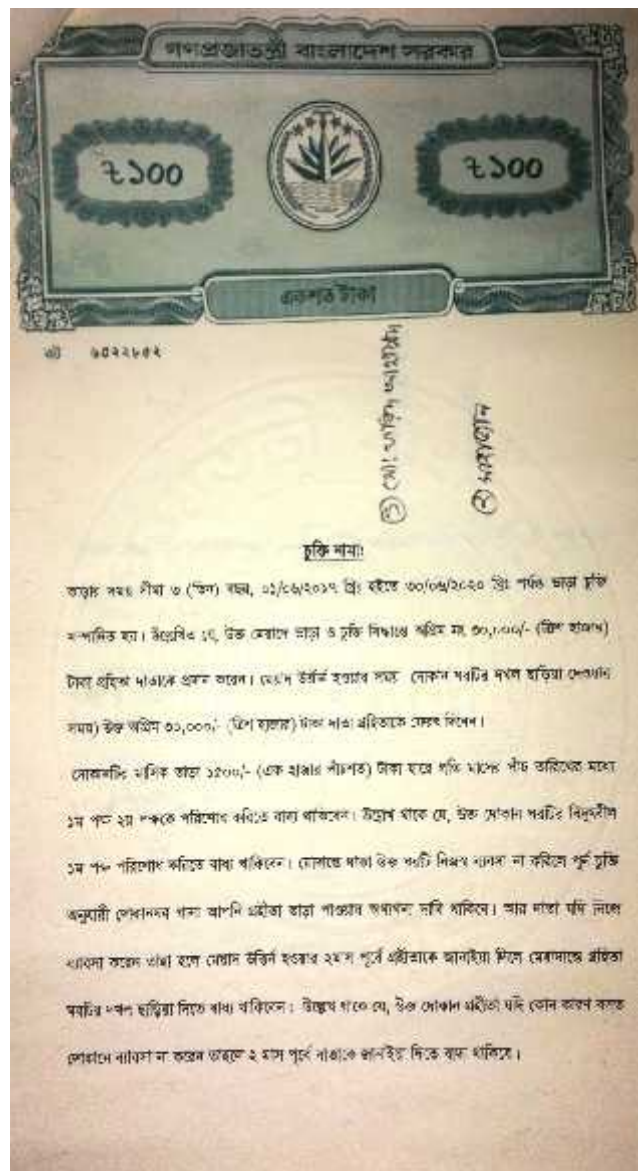
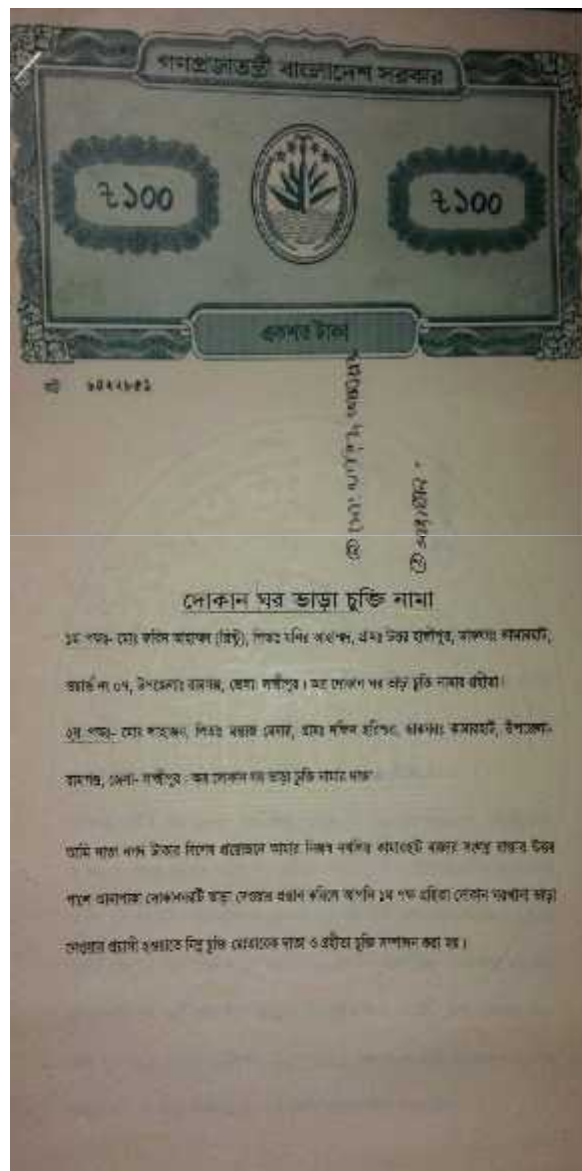
Photographs



Photographs



Photographs





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