

TOP TAILORS & FABRICS



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JASHIM UDDIN
Age	:	15-09-1983 (31 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	1 Brother & 1 Sister
Present Address		Vill: Barua P.O: Barua P.S: Khilkheta Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOSNA BEGUM
(iii) Father's name	:	MD MOFIJ HAWLADER
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 61 (Female), Member ID: 5374, Group No: 12 Member since: 20 Years First loan: 4,000 taka.
Further Information:		Existing loan: 50,000 Taka Outstanding loan: 46,700 Taka
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	Yes, Since 8 years.
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Twelve years experience in running business. He has three years hand training from his father.
Other Own/Family Sources of Income	:	Father's Income (Tailor shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-224596
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Josna Begum is a member of Grameen Bank since 20 years. At first she took 4,000 taka loan from Grameen Bank. Josna Begum gradually took loan from GB. Utilize loan in her husband tailor shop business.

Proposed Nobin Udyokta Business Info

Business Name	:	TOP TAILORS & FABRICS
Location	:	Barua Bazar, Khilkhet, Dhaka
Total Investment in BDT	:	3,32,000 taka
Financing	:	Self BDT 1,32,000 (from existing business) 40% Required Investment BDT 2,00,000 (as equity) 60%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing cloth like; Shirt piece, Pant piece, Panjabi piece etc.▪Shirt, Pant, School dress, Panjabi are sewing here.▪The business is operating by entrepreneur. Existing two artisans.▪After getting equity fund another one artisans will be appointed.▪After getting equity fund one machine will be purchase.▪The shop is rented.▪Agreed grace period is 4 months.

Existing Business (BDT)

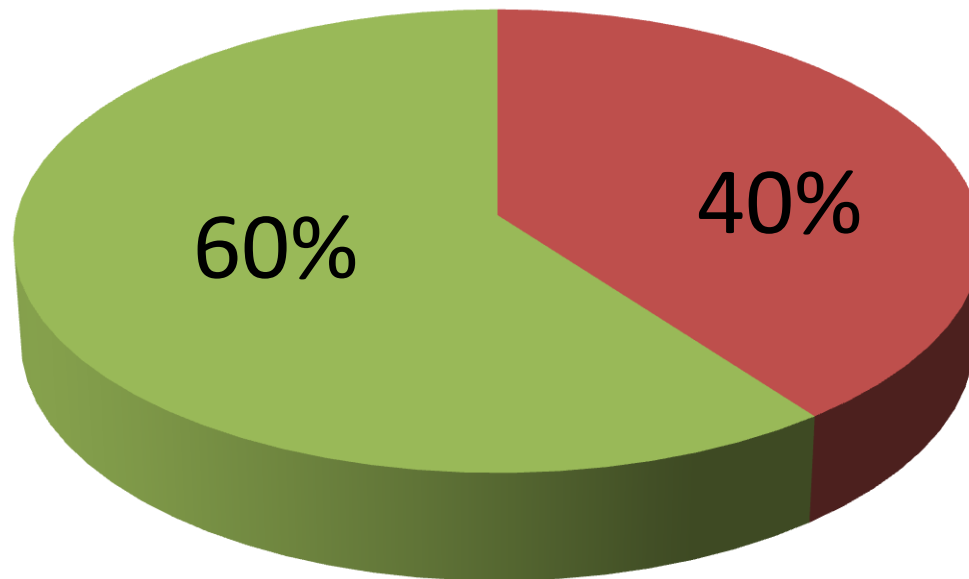
Particular	Monthly	Yearly
Revenue (sales)		
Shirt piece	28,000	336,000
Pant piece	16,000	192,000
Shirt sewing (60 x 250)	15,000	180,000
Pant Sewing (30 x 300)	9,000	108,000
Three piece sewing (20 pcs x 100)	3,000	36,000
Panjabi sewing (4 x 400)	1,600	19,200
Total Sales (A)	72,600	871,200
Less. Variable Expense		
Shirt piece	25,200	302,400
Pant piece	14,400	172,800
Total variable Expense (B)	39,600	475,200
Contribution Margin (CM) [C=(A-B)]	33,000	396,000
Less. Fixed Expense		
Rent	2,000	24,000
Electricity Bill	600	7,200
Labor (wages)	14,000	168,000
Guard	150	1,800
Mobile Bill	300	3,600
Salary (self)	8,000	96,000
Others	200	2,400
Total fixed Cost (D)	25,250	303,000
Net Profit (E) [C-D]	7,750	93,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt & Pant piece (School dress)	10,600	25,000	35,600
Pant Piece	31,500	25,000	56,500
Shirt piece	29,400	30,000	59,400
Print cloth	5,500	-	5,500
Tatron cloth	8,000	20,000	28,000
Tore Yard cloth	22,000	52,000	74,000
Button, Thread	1,000	-	1,000
Sewing Machine & Over lock Machine	14,000	8,000	22,000
Rack	10,000	-	10,000
Three piece	-	20,000	20,000
New rack	-	20,000	20,000
Total	1,32,000	2,00,000	3,32,000

Source of Finance

- Entrepreneur's Contribution 132,000
- Investor's Investment 200,000
- Total 332,000



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Yard Cloth,Shirt piece	50,000	600,000	630,000	661,500
Pant piece	35,000	420,000	441,000	463,050
Three piece	10,000	120,000	126,000	132,300
Shirt sewing (75 x 250)	18,750	225,000	236,250	248,063
Pant Sewing (45 x 300)	13,500	162,000	170,100	178,605
Three piece Sewing (30 pcs x 100)	4,500	54,000	56,700	59,535
Panjabi Sewing (5 x 400)	2,000	24,000	25,200	26,460
Total Sales (A)	133,750	1,605,000	1,685,250	1,769,513
Less. Variable Expense				
Yard Cloth,Shirt piece	45,000	540,000	567,000	595,350
Pant piece	31,500	378,000	396,900	416,745
Three piece	9,000	108,000	113,400	119,070
Total variable Expense (B)	85,500	1,026,000	1,077,300	1,131,165
Contribution Margin (CM) [C=(A-B)	48,250	579,000	607,950	638,348
Less. Fixed Expense				
Rent	2,000	24,000	24,000	24,000
Electricity Bill	750	9,000	9,000	9,000
Labor (wages)	21,000	252,000	252,000	252,000
Guard	150	1,800	1,800	1,800
Mobile bill & SMS Monitoring	500	6,000	6,000	6,000
Salary (self)	8,000	96,000	96,000	96,000
Others	500	6,000	6,000	6,000
Non Cash Item				
Depreciation	300	3,600	3,600	3,600
Total Fixed Cost	33,200	398,400	398,400	398,400
Net Profit (E) [C-D)	15,350	180,600	209,550	239,948
Investment Payback		80,000	80,000	80,000

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	200,000		
1.2	Net Profit	180,600	209,550	239,948
1.3	Depreciation (Non cash item)	3,600	3,600	3,600
1.4	Opening Balance of Cash Surplus		104,200	237,350
	Total Cash Inflow	384,200	317,350	480,898
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	104,200	237,350	400,898

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:3
Experience & Skill :8 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
Local competitors;

Pictures









FAMILY PICTURE

