

TAHMID FASHION



Project identification by: Nurul Amin, Unit Manager, Bason, Gazipur

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JEWEL RANA
Age	:	01-12-1988 (27 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Bhogra P.O: National University P.S: Gazipur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHANARA BEGUM
(iii) Father's name	:	MD FOZLUL HOQ
(iv) GB member's info	:	Branch: Bashon Gazipur Centre # 64 (Female), Member ID: 4821, Group No: 02 Member since: 26-05-1992 (23 Years) First loan: 3,000 taka.
Further Information:		Outstanding loan: 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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Cow rearing)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-891759
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jahanara Begum is a member of Grameen Bank since 23 years. At first she took 3,000 taka loan from Grameen Bank. Jahanara Begum gradually took loan from GB. Utilize loan in cow rearing

Proposed Nobin Udyokta Business Info

Business Name	:	TAHMID FASHION
Location	:	Mosque Market, Chandona, Chourasta , Gazipur
Total Investment in BDT	:	6,25,000 taka
Financing	:	Self BDT 3,75,000 (from existing business) 60% Required Investment BDT 2,50,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing cloths like; Shirt, Pant, T-Shirt, Jeans pant, Kids cloth etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Sadarghat & Islampur, Dhaka.▪Agreed grace period is 4 months.

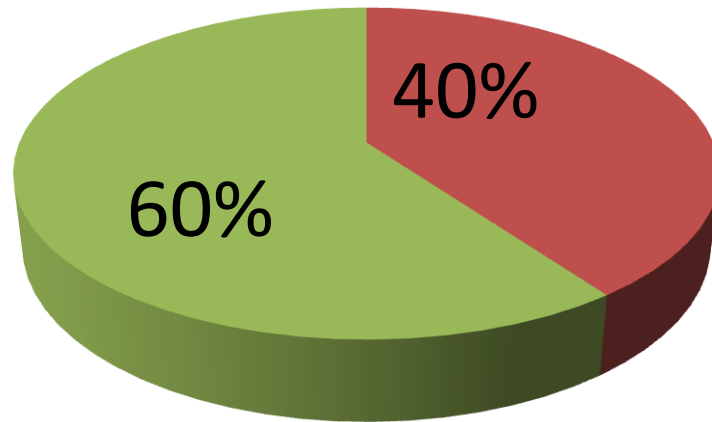
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt, Pant, T-Shirt, Jeans pant, Kids cloth etc.	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Shirt, Pant, T-Shirt, Jeans pant, Kids cloth etc.	4,250	127,500	1,530,000
Total variable Expense (B)	4,250	127,500	1,530,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		500	6,000
Generator bill		400	4,800
Mobile Bill		350	4,200
Transportation		1,000	12,000
Entertainment		450	5,400
Salary (self)		6,000	72,000
Total fixed Cost (D)		12,700	152,400
Net Profit (E) [C-D]		9,800	117,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mosquito Net, Long cloth, Three piece	2,50,000	2,50,000	5,00,000
Security	1,25,000	-	1,25,000
Total	3,75,000	2,50,000	6,25,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 375,000
- Total 625,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Shirt, Pant, T-Shirt, Jeans pant, Kids cloth etc.	7,500	225,000	2,700,000	2,835,000	2,976,750
Total Sales (A)	7,500	225,000	2,700,000	2,835,000	2,976,750
Less. Variable Expense					
Shirt, Pant, T-Shirt, Jeans pant, Kids cloth etc.	6,375	191,250	2,295,000	2,409,750	2,530,238
Total variable Expense (B)	6,375	191,250	2,295,000	2,409,750	2,530,238
Contribution Margin (CM) [C=(A-B)]	1,125	33,750	405,000	425,250	446,513
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,500	7,000
Generator bill		400	4,800	5,000	5,400
Mobile bill & SMS Monitoring		500	6,000	6,000	6,000
Transportation		1,500	18,000	19,000	20,000
Entertainment		600	7,200	7,500	7,500
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)(5)		4,000	48,000	48,000	48,000
Total Fixed Cost		18,500	222,000	224,000	225,900
Net Profit (E) [C-D]		15,250	183,000	201,250	220,613
Investment Payback			100,000	100,000	100,000

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	250,000		
1.2	Net Profit	183,000	201,250	220,613
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		83,000	184,250
	Total Cash Inflow	433,000	284,250	404,863
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	83,000	184,250	304,863

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 Years
Quality cloths & 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



LEVI'S

100% COTTON
SWEATSHIRT

LEVI'S
SWEATSHIRT

LEVI'S
SWEATSHIRT

ASSAI







FAMILY PICTURE

