

SWEETY CLOTH STORE & GARMENTS



Project identification & prepared by: Md Sohel Mollah, Jamurkee Unit

Project verified by: Md. Rafiqul Islam

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SYED SHOHEL RANA
Age	:	10-02-1984 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Present Address		Vill: Doklahati, P.O: Korail, P.S: Mirzapur, 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	:	SYEDA REHENA BEGUM
(iii) Father's name	:	SYED HELAL HOSSAIN
(iv) GB member's info	:	Branch: Jamurkee Mirzapur, Centre # 71 (Female), Member ID: 5012, Group No: 02 Member since: 01-03-2000 (15 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: BDT 58,882, Outstanding loan: BDT 54,749
(v) Who pays GB loan installment	:	Son No
(vi) Mobile lady	:	No
(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	:	Ten years experience in running business. He has training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719758532
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Syeda Rehana Begum is a member of Grameen Bank since 15 years. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in building house. She made a tin shed house and invested on business.

Proposed Nobin Udyokta Business Info

Business Name	:	SWEETY CLOTH STORE & GARMENTS
Location	:	Baniara Bazar, Mohera, Mirzapur, Tangail.
Total Investment in BDT	:	4,54,000 taka
Financing	:	Self BDT 2,54,000 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	7,000 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, Shirt piece, pant piece, Jeans pant etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity, one employee will be appointed.▪Collects goods from Dhaka.▪Agreed grace period is 4 months.

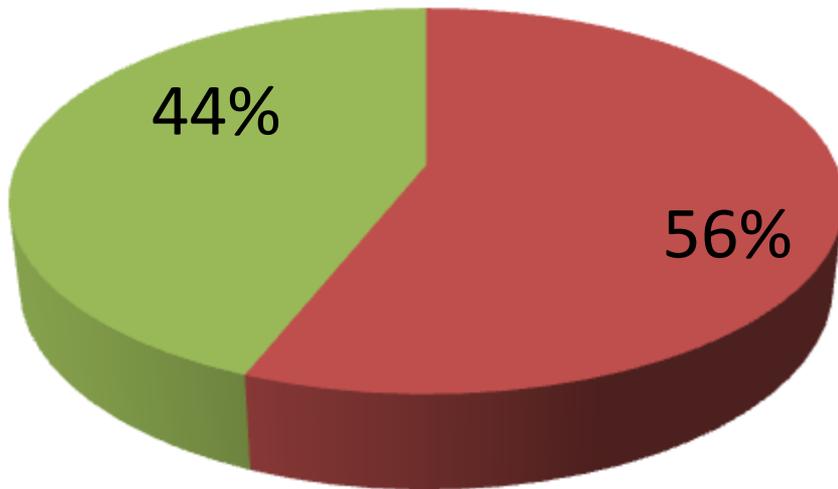
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Shirt, Pant, Shirt piece, pant piece, Jeans pant etc.	5,500	165,000	1,980,000
Total Sales (A)	5,500	165,000	1,980,000
Less. Variable Expense			
Shirt, Pant, Shirt piece, pant piece, Jeans pant etc.	4,840	145,200	1,742,400
Total variable Expense (B)	4,840	145,200	1,742,400
Contribution Margin (CM) [C=(A-B)]	660	19,800	237,600
Less. Fixed Expense			
Electricity Bill		400	4,800
Generator Bill		200	2,400
Mobile Bill		500	6,000
Entertainment		200	2,400
Transportation		2,000	24,000
Salary (self)		7,000	84,000
Guard		100	1,200
Total fixed Cost (D)		10,400	124,800
Net Profit (E) [C-D]		9,400	112,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt, Pant, Shirt piece, pant piece, Jeans pant etc	2,54,000	2,00,000	4,54,000
Total	2,54,000	2,00,000	4,54,000

Source of Finance



■ Entrepreneur's Contribution 254,000

■ Investor's Investment 200,000

■ Total 454,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Shirt, Pant, Shirt piece, pant piece, Jeans pant etc.	9,000	270,000	3,240,000	3,402,000	3,572,100
Total Sales (A)	9,000	270,000	3,240,000	3,402,000	3,572,100
Less. Variable Expense					
Shirt, Pant, Shirt piece, pant piece, Jeans pant etc.	7,920	237,600	2,851,200	2,993,760	3,143,448
Total variable Expense (B)	7,920	237,600	2,851,200	2,993,760	3,143,448
Contribution Margin (CM) [C=(A-B)]	1,080	32,400	388,800	408,240	428,652
Less. Fixed Expense					
Electricity Bill		400	4,800	5,040	5,292
Generator Bill		200	2,400	2,520	2,646
Mobile Bill		700	8,400	8,820	9,261
Entertainment		200	2,400	2,520	2,646
Transportation		2,000	24,000	25,200	26,460
Salary (self)		7,000	84,000	88,200	92,610
Salary (staff)		5,000	60,000	63,000	66,150
Guard		100	1,200	1,260	1,323
Total Fixed Cost		15,600	187,200	196,560	206,388
Net Profit (E) [C-D]		16,800	201,600	211,680	222,264
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	201,600	211,680	222,264
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		121,600	253,280
	Total Cash Inflow	401,600	333,280	475,544
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	121,600	253,280	395,544

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality cloth & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

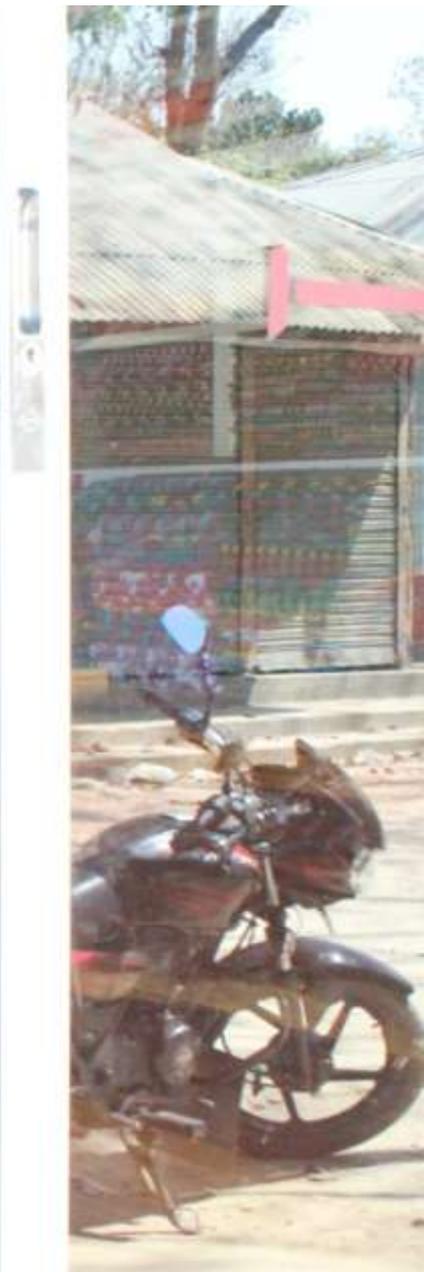
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

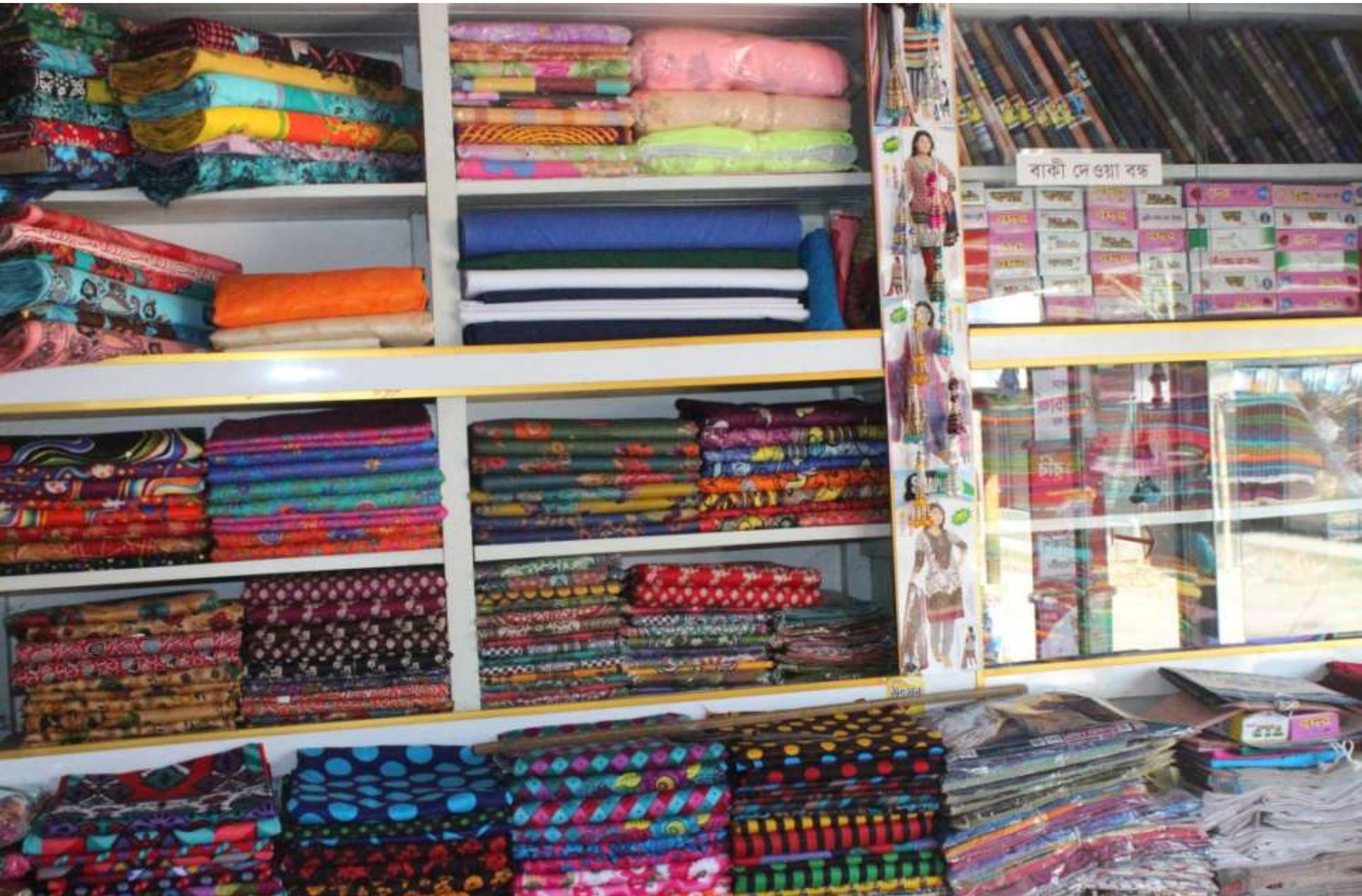
Pictures







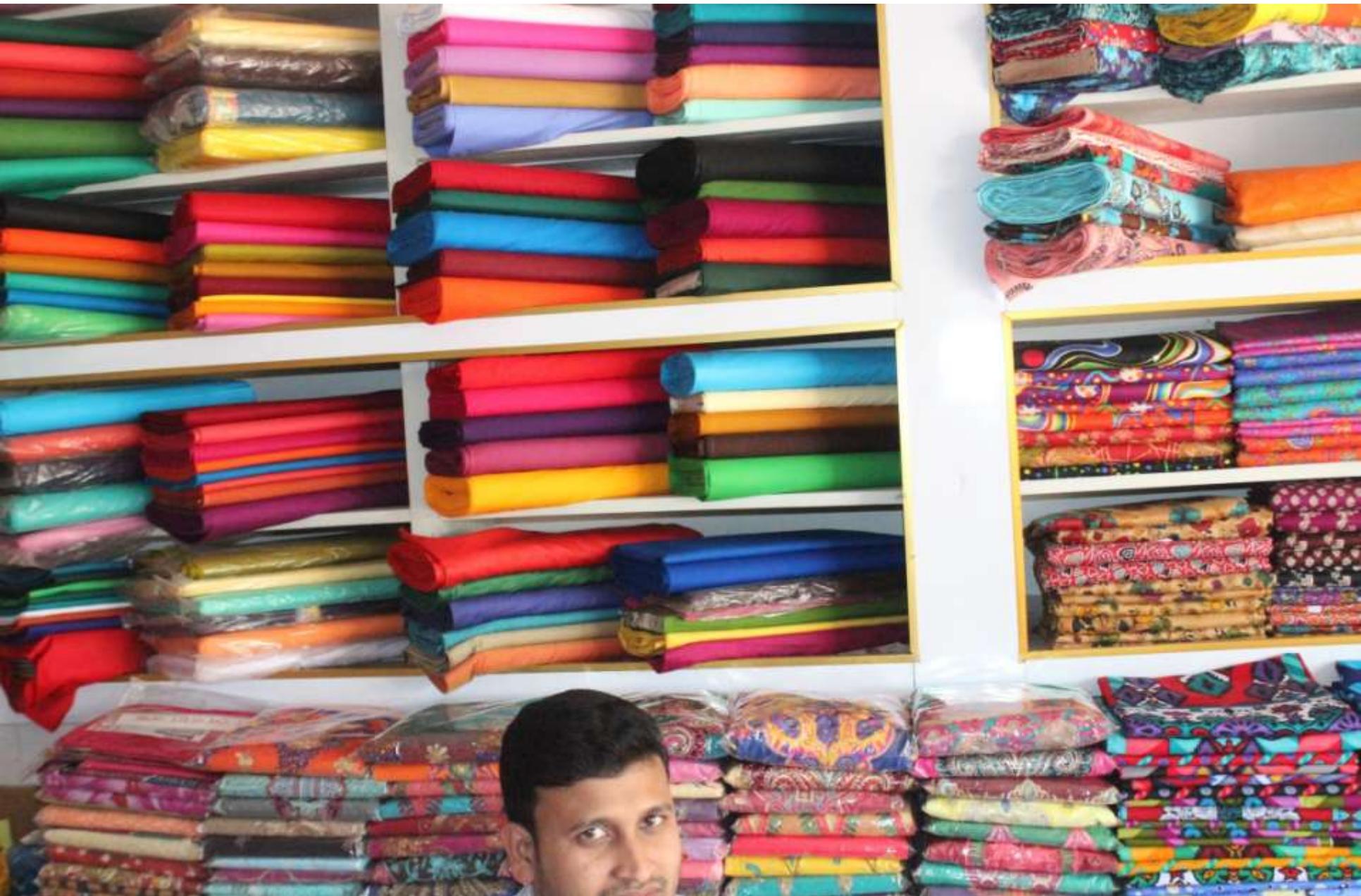




বাকী দেওয়া বক



মিগা







2015

Calendar for 2015 featuring a building image.

Month	Days
JANUARY	31
FEBRUARY	28
MARCH	31
APRIL	30
MAY	31
JUNE	30
JULY	31
AUGUST	31
SEPTEMBER	30
OCTOBER	31
NOVEMBER	30
DECEMBER	31





বাড়ী দেওয়া বস্তা



FAMILY PICTURE

