MEEM TAILORS



Project identification and prepared by: Abu Bakkar Siddique, Dakshinkhan Unit Project verified by: Md. Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta			
Name	:	AFSANA MEEM	
Age	:	01-05-1996 (19 Years)	
Education, till to date	:	HSC	
Marital status	:	Single	
Children	:	Nil	
No. of siblings:	:	One Brother & Three Sisters	
Present Address		Vill: Dobadia, P.O: Uttarkhan, P.S: Uttarkhan, Dist: Dhaka.	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan		Mother Father MOST. SALMA AKTER MD ABUL HOSSAIN Branch: Dakshinkhan Dhaka, Centre # 64 (Female), Member ID: 4975/1, Group No: 02 Member since: 27-03-1988 (28 Years) First loan: 2,000 taka. Existing Loan: BDT 80,000, Outstanding loan: Nil Father	
installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		No No 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	:	Three years experience in running business.
Training Info	:	She has training from her mother.
Other Own/Family Sources of Income	:	Father's grocery shop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757936221
Mother Contact No.	:	01684194445
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

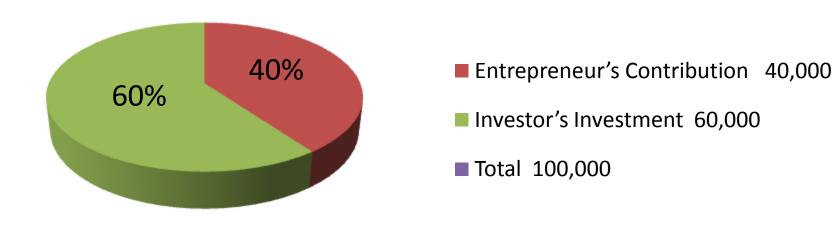
Most. Salma Akter is a member of Grameen Bank since 28 years. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in buying sewing machine. She gradually invested loan on husband's Grocery shop.

Proposed Nobin Udyokta Business Info				
Business Name	:	MEEM TAILORS		
Location	:	Dobadia Signboard, Uttarkhan, Dhaka-1229.		
Total Investment in BDT	:	1,00,000taka		
Financing	:	Self BDT 40,000 (from existing business) 40%		
		Required Investment BDT 60,000 (as equity) 60%		
Present salary/drawings from business (estimates)	:	5,000 Taka		
Proposed Salary	:	6,000 Taka		
Implementation	:	 The business is planned to be scaled up by investment in existing cloths like; Three Piece, Scarf, Whole cloth, Blouse etc. Average 25% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity one employee will be appointed. Collects goods from Gausia, Islampur. Agreed grace period is 4 months. 		

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Than cloth & Three piece sale per month	27,000	324,000		
Three piece sewing per month (20x120)	2,400	28,800		
Blouse sewing (15x60)	900	10,800		
Peticoat (15x50)	750	9,000		
Total Sales (A)	31,050	372,600		
Less. Variable Expense				
Than cloth & Three piece sale per month	20,250	243,000		
Sewing cost	200	2,400		
Total variable Expense (B)	20,450	245,400		
Contribution Margin (CM) [C=(A-B)	10,600	127,200		
Less. Fixed Expense				
Rent	500	6,000		
Electricity Bill	300	3,600		
Mobile Bill	200	2,400		
Transportation	500	6,000		
Salary (self)	5,000	60,000		
Total fixed Cost (D)	6,500	78,000		
Net Profit (E) [C-D)	4,100	49,200		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Whole Cloth	8,700	20,000	28,700		
Three piece cloth	8,500	15,000	22,500		
Three piece (14x650)	9,000	15,000	24,000		
Three piece (12,1150)	13,800	10,000	23,800		
Total	40,000	60,000	1,00,000		

Source of Finance



Financial Projection (BDT)				
Particular	Monthly	1st Year	2nd Year	
Revenue (sales)				
Than cloth & Three piece sale per month	47,000	564,000	592,200	
Three piece sewing per month (40x120)	4,800	57600	60480	
Blouse sewing (30x60)	1,800	21,600	22,680	
Peticoat (20x50)	1,000	12,000	12,600	
Total Sales (A)	54,600	655,200	687,960	
Less. Variable Expense				
Than cloth & Three piece sale per month	35,250	423,000	444,150	
Sewing cost	350	4,200	4,410	
Total variable Expense (B)	35,600	427,200	448,560	
Contribution Margin (CM) [C=(A-B)	19,000	228,000	239,400	
Less. Fixed Expense				
Rent	500	6,000	6,000	
Electricity Bill	300	3,600	3,780	
Mobile Bill	450	5,400	5,400	
Transportation	500	6,000	7,000	
Salary (self)	6,000	72,000	72,000	
Salary (staff)	4,000	48,000	48,000	
Total Fixed Cost	11,750	141,000	142,180	
Net Profit (E) [C-D)	7,250	87,000	97,220	
Investment Payback		36,000	36,000	

Cash flow projection on business plan (rec. & Pay)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	87,000	97,220
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		51,000
	Total Cash Inflow	147,000	148,220
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including		
2.3	Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	51,000	112,220

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 03 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













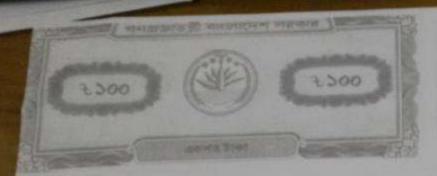












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FAMILY PICTURE

