

MEEM TAILORS



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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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SALMA AKTER
(iii) Father's name	:	MD ABUL HOSSAIN
(iv) GB member's info	:	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.
Further Information:	:	Existing Loan: BDT 80,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father : 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	:	Three years experience in running business. 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	:	<ul style="list-style-type: none">▪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.

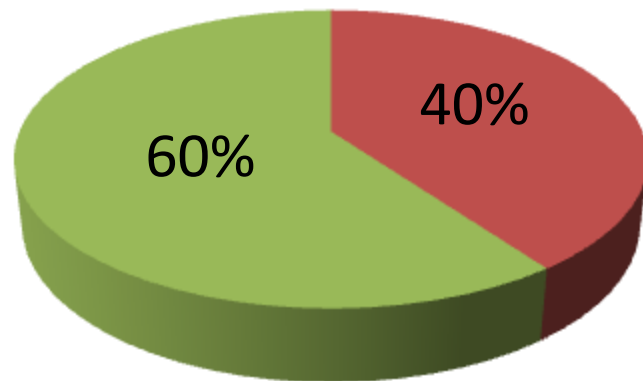
Existing Business (BDT)

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



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 60,000

■ Total 100,000

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)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
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		
2.3	Investment Pay Back (Including 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





















FAMILY PICTURE

