

A Nobin Udyokta Project

New Fashion Tailors



NU Identified and PP Prepared by :
Popy Aktar keka, Dhamrai Unit
Verified By: Md Ziaul Hoque

GRAMEEN TRUST

Presented by
Shimol Chandra

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Shimol Chandra
Age	:	03/01/1988 (27 Years 10 Months)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers, 1 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Dosi Rani
(iii) Father's name	:	Mohim Chandra Moni Dash
(iv) GB member's info	:	Member since: 04/05/2005 Branch: Rambabon, Centre no.24, Group:14 Loanee No.5801 First loan:5,000/- Total Amount Received: Tk. 1,50,000/- Existing loan: 18,000/- Outstanding: 10,476/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Tailors Business
Trade License Number	:	0083
Business Experiences and Training Info.	:	15 years
Other Own/Family Sources of Income	:	Agriculture
NU Contact Info	:	01937098361
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 2005. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. GB loan has been Invested in his son's business. NU's mother gradually improved their life standard by utilizing GB loan. NU's father is a Farmer.

PROPOSED BUSINESS Info.



Business Name	:	New Fashion
Address/ Location	:	Nobogram Bazar, Dhamrai, Dhaka
Total Investment in BDT	:	Tk.2,00,000
Financing	:	Self BDT : 1,50,000 (from existing business) - 75% Required Investment BDT : 50,000 (as equity) - 25%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	3 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,000	60,000	7,20,000
<i>Less: Cost of sale (B)</i>	1800	54000	6,48,000
Profit from Sale 10% (A-B)= [C]	200	6,000	72000
Income from Service (D)	200	6,000	72,000
Gross Profit (C+D)=(E)	400	12,000	1,44,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Night Guard Bill		200	2,400
Mobile Bill		200	2,400
Salary from business		6,000	72,000
Shop Rent		1,200	14,400
Others (TL fee, Entertainment)		200	2,400
<i>Non Cash Item:</i>			
Depreciation Expenses(30,000*15%)		375	4,500
<i>Total Operating Cost (F)</i>		8,675	1,04,100
Net Profit (E-F):		3,325	39,900

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Furniture :	14,500		
Sewing Machine (02)	14,000		1,50,000
Fan (01)	1,000		
Iron(01)	500		
Presents Goods item: (*)	1,20,000		
Proposed Stock Items (**):		50,000	50,000
Total Capital	1,50,000	50,000	2,00,000

N.B: Details of Present stock (*) & proposed (**) items have been enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown



Present Stock item	
Product name	Amount
Embroidery three piece (30)	20,000
Print three piece (10)	5,000
Shirt Piece(20)	6,000
Pant Piece (20)	6,000
Tore Shirt Piece(30)	6,000
Than Cloth (45)	47,000
Print Goj (400)	20,000
Poplin Goj(200*50)	10,000
Total Present Stock	1,20,000

Proposed stock item	
Product Name	Amount
Shirt Piece (20)	10000
Pant Piece (20)	10000
One color cloth (10 than)	16000
Three Piece (30)	14000
Total Proposed Stock	50,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	2,500	75,000	9,00,000	3,000	90,000	10,80,000
Less: Cost of Sale (B)	2,250	67,500	8,10,000	2,700	81,000	9,72,000
Profit from Sale 10% (A-B)=(C)	250	7,500	90,000	300	9,000	1,08,000
Income from Service (D)	250	7,500	90,000	300	9,000	1,08,000
Gross Profit (C+D)=(E)	500	15,000	1,80,000	600	18,000	2,16,000
Less operating cost :						
Electricity bill		500	6,000		600	7,200
Night Guard Bill		200	2,400		200	2,400
Salary from business		6,000	72,000		6,000	72,000
Shop Rent		1,200	14,400		1,200	14,400
Mobile Bill		300	3,600		300	3,600
Others (TL fee,)		200	2,400		300	3,600
Non Cash Item:						
Depreciation Expense		375	4,500		375	4,500
Total Operating Cost (D)		8,775	1,05,300		8,975	1,07,700
Net Profit (C-D) = (E)		6,225	74,700		9,025	1,08,300
GT payback		30,000			30,000	
Retained Income:		44,700			78,300	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit	74,700	108,300
1.3	Depreciation (Non cash item)	4,500	4,500
1.4	Opening Balance of Cash Surplus	0	38,724
	Total Cash Inflow	129,200	151,524
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
2.3	GB Loan Payment	10,476	
	Total Cash Outflow	90,476	30,000
3.0	Net Cash Surplus	38,724	121,524



STRENGTH

- Shop position located beside Road
- Business Experiences and Skill
- Environment Friendly
- Maintain Daily accounts
- Positive attitude to business

WEAKNESS

- Lack of Investment

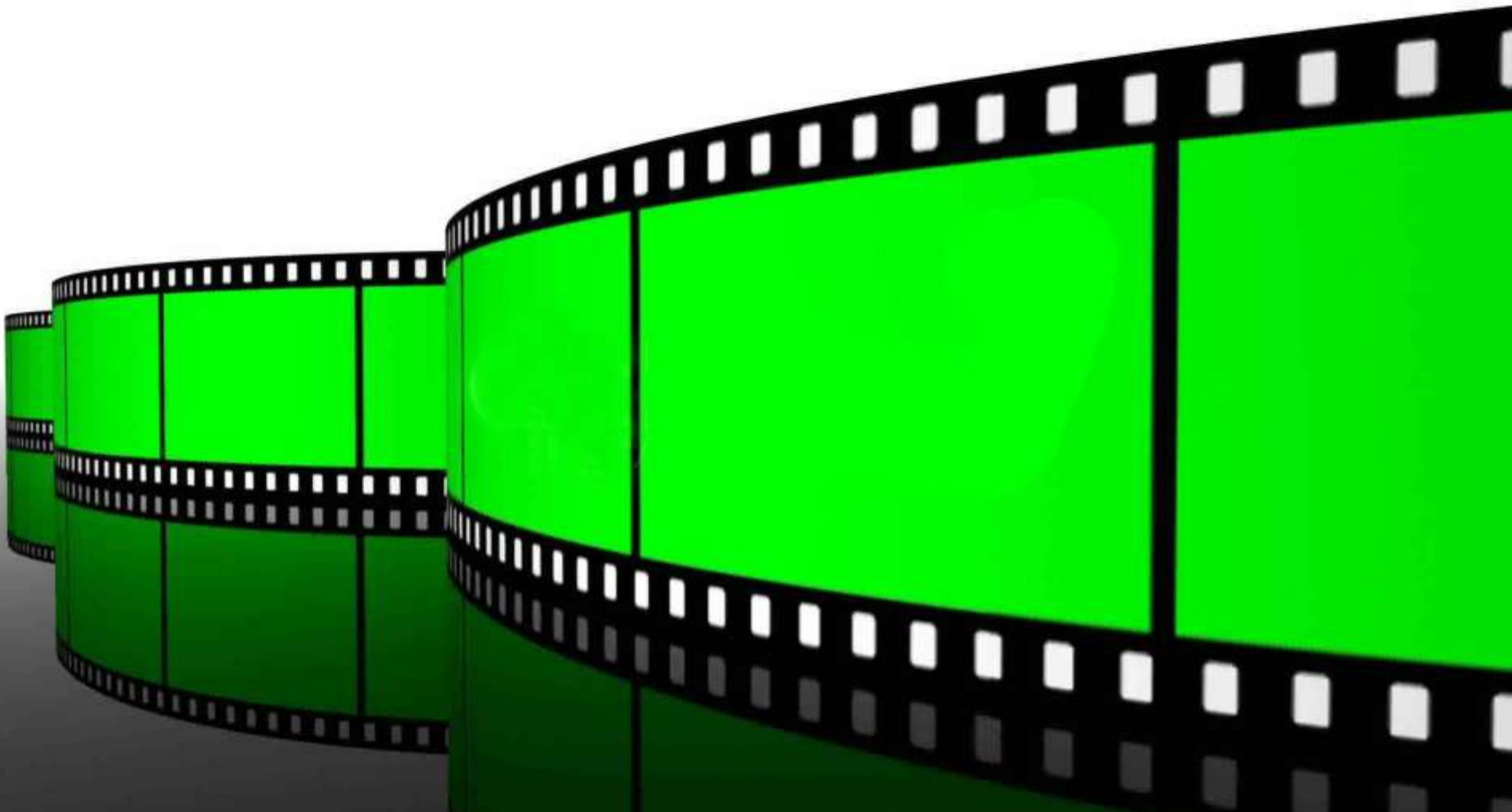
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grasp the new customer for long time

THREATS

- Competitor may arise
- Theft
- Political Instability may reduce the sale.

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



ইউনিয়ন নং: 0093

কুশুরা ইউনিয়ন পরিষদ
আবদুল গণেশপুরী, উপজেলা, ধামরাই, জেলা - ঢাকা

শ্রেণী লাইসেন্স

নাম: শিখর চন্দ্র

পিতা: খরিম চন্দ্র

তারিখ: ২০/০১/১৫

স্বাক্ষর: মোঃ জামিল হোসেন

তারিখ: ০২-১৫-২০১৫

MR. SHAMON ALAM

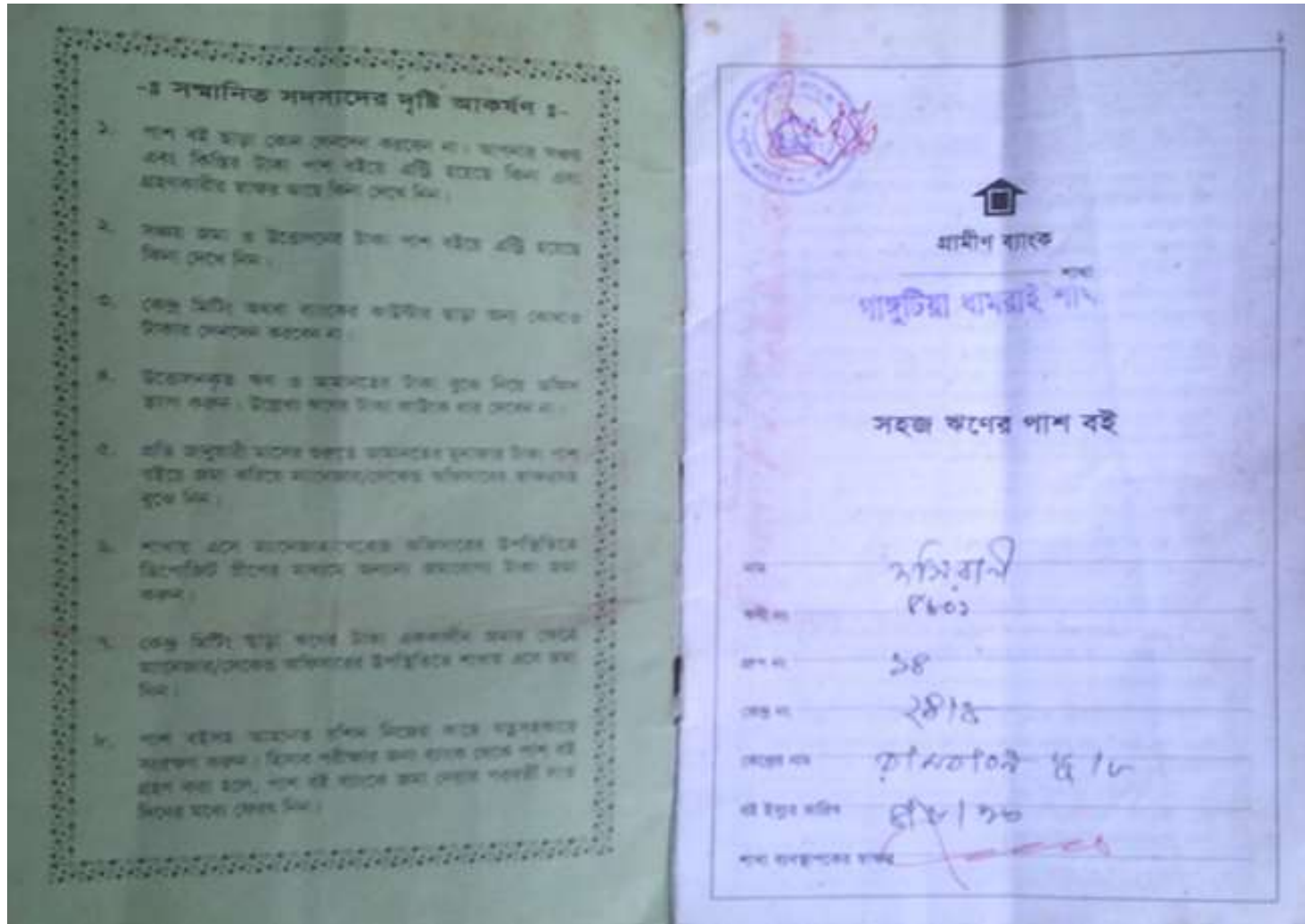
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: শিমুল চন্দ্র
Name: Shimul Chandra
পিতা: খরিম চন্দ্র
মাতা: নশী হান্নি
Date of Birth: 03 Jan 1988
ID NO: 2611417157296

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি ব্যক্তিগত এবং সশ্রদ্ধে রাখা হওয়া উচিত।

উপস্থান: গ্রাম/ডাঙা: হামরাবন, হামরাবন, ডাকঘর: নবগ্রাম বাজার - ১৯০০, ধামরাই, ঢাকা

প্রদানের তারিখ: ০২/০৬/২০০৮





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