

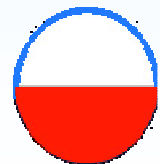
A Nobin Udyokta Project

Ibrahim Cloth & Tailors



Project by : Md. Abdul Hannan
Identified by : Mirza Arif Rabbani
Verified By: Md. Sohrab Hossain

Hazigonj Unit
Anchal-1, Chandpur
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Abdul Hannan
Age	:	22/01/1983 (34 Years)
Marital status	:	Married
Children	:	One Sons
No. of siblings:	:	Two brothers Five sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst.Aduri Begum
(iii) Father's name	:	Late.Md.Abdul Mannan
(iv) GB member's info	:	Member since: 28/05/2005- 20/05/2016 Branch: Asrafpur, Centre no.3/m, Group: 07 Loanee No. 1330 First loan: Tk. 5000 Existing loan: Tk.0 Outstanding:Tk.0
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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 : Nine

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Clothe Business
Trade License Number	:	58
Business Experiences	:	7 years.
Other Own/Family Sources of Income	:	One brother job
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01994-459822
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2005. At first his mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her sons business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Ibrahim Cloth & Tailors
Address/ Location	:	Jagotpur Bazaar, Cochua, Chandpur.
Total Investment in BDT	:	242000/-
Financing	:	Self BDT : 182000 (from existing business) - 75% Required Investment BDT : 60,000 (as equity) - 25%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	3 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000
<i>Less: Cost of sale (B)</i>	2800	84000	1008000
Gross Profit 20% (A-B)= [C]	700	21000	252000
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Night Guard Bill		0	0
Rent		1300	15600
Mobile Bill		300	3600
Generator Bill		0	0
Present Salary		9000	108000
Others (Entertainment)		200	2400
Present Salary Drawing of Employee(0)		0	0
<i>Non Cash Item:</i>			
Depreciation Expenses(20,000*10%)		167	2000
<i>Total Operating Cost (D)</i>		11267	135204
Net Profit (C-D):		9733	116796

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Fan:	2,000		182000
Furniture:	20,000		
Advance:	60000		
Present Goods Items (*)	100,000		
Proposed Items (**) :		60,000	60,000
Total Capital	182000	60,000	242000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Jins Pant , Gabadin Pant,	10,000
Genji,Child dress,three pies	20000
T-shirt , Shart, goj cloth	20000
Sari lungi,borka cloth	25000
Shoes item	20000
Others	5000
Total Present Stock	100000

Proposed Item

Product Name	Amount
Jins Pant , Gabadin Pant,	10000
T-shirt , Shart,goj cloth,borka cloth ,sari lungi	40000
Shoes item(ladies& jents	10000
Total :	60,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000	4000	120000	1440000
Less: Cost of Sale (B)	2800	84000	1008000	3200	96000	1152000
Profit 20% (A-B)=(C)	700	21000	252000	800	24000	288000
Gross Profit						
Less operating cost :						
Electricity bill		300	3600		400	4800
Mobile Bill		300	3600		400	4800
Night Guard Bill		0	0		0	0
Generator Bill		0	0		0	0
Salary- self		9000	108000		9000	108000
Shop Rent		1300	15600		1300	15600
Others		200	2400		300	3600
Depreciation Expenses(20000*10%)		167	2000		167	2000
Total Operating Cost (F)		11267	135204		11567	138804
Net Profit =(E-F)		9733	116796		12433	149196
GT payback		36000			36000	
Retained Income:		80796			113196	

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	60,000	
1.2	Net Profit (Ownership Tr. Fee added back)	116796	149196
1.3	Depreciation (Non cash item)	2000	2000
1.4	Opening Balance of Cash Surplus	0	82796
	Total Cash Inflow	178796	233992
2.0	Cash Outflow		
2.1	Purchase of Product	60000	
2.2	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
2.3	Payment of GB loan		
	Total Cash Outflow	96000	36000
3.0	Net Cash Surplus	82796	197992

SWOT Analysis



STRENGTH

- Skill and 8 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photograph



Photograph



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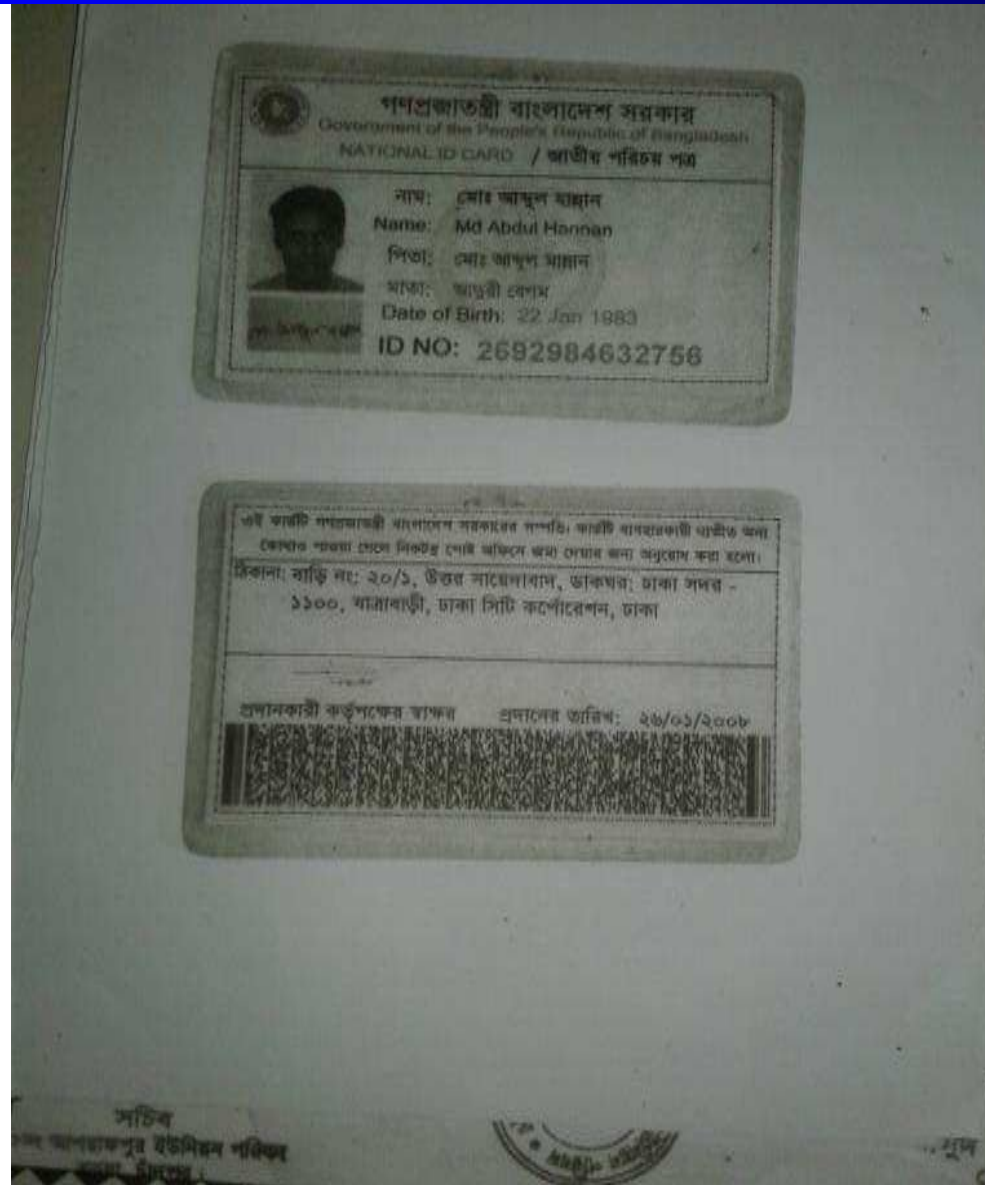
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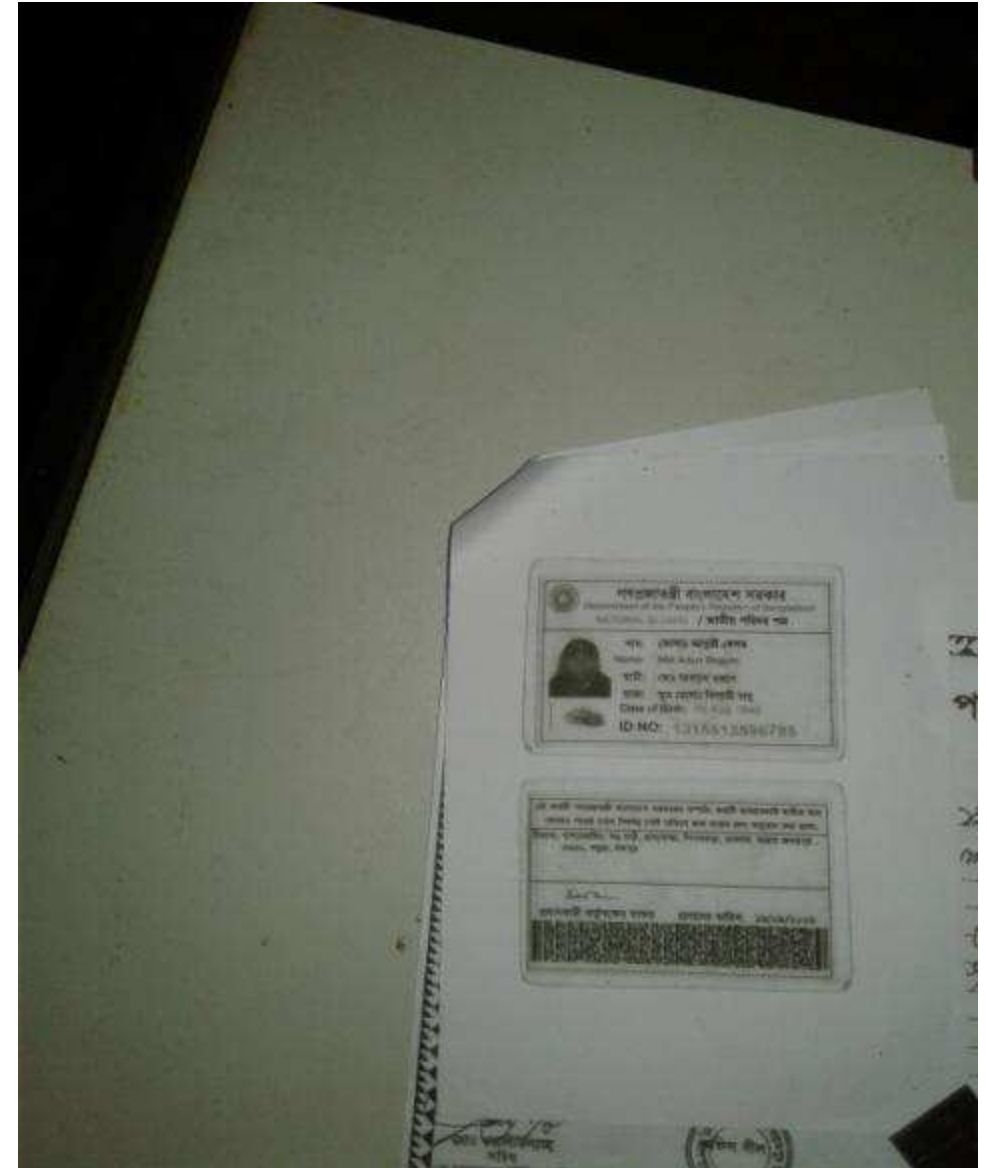
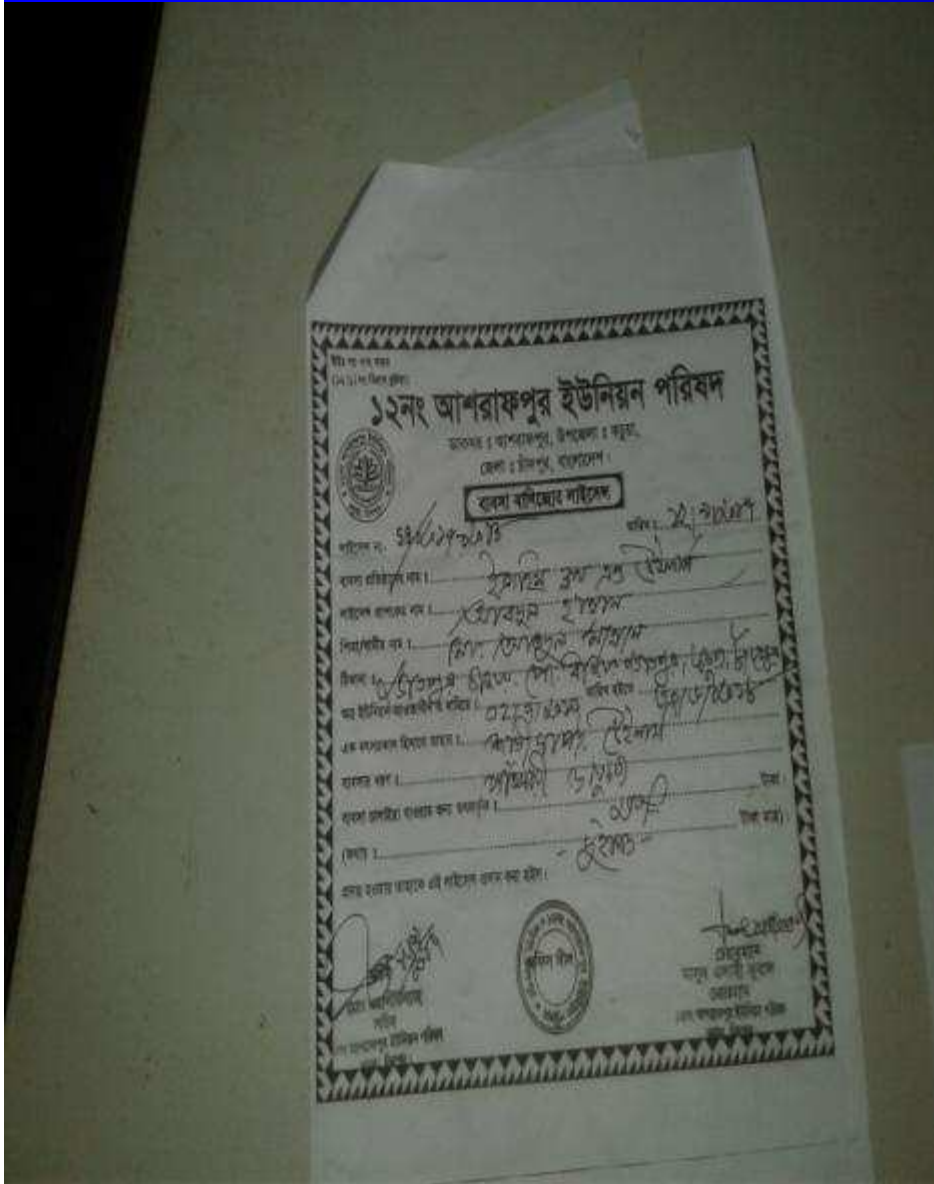
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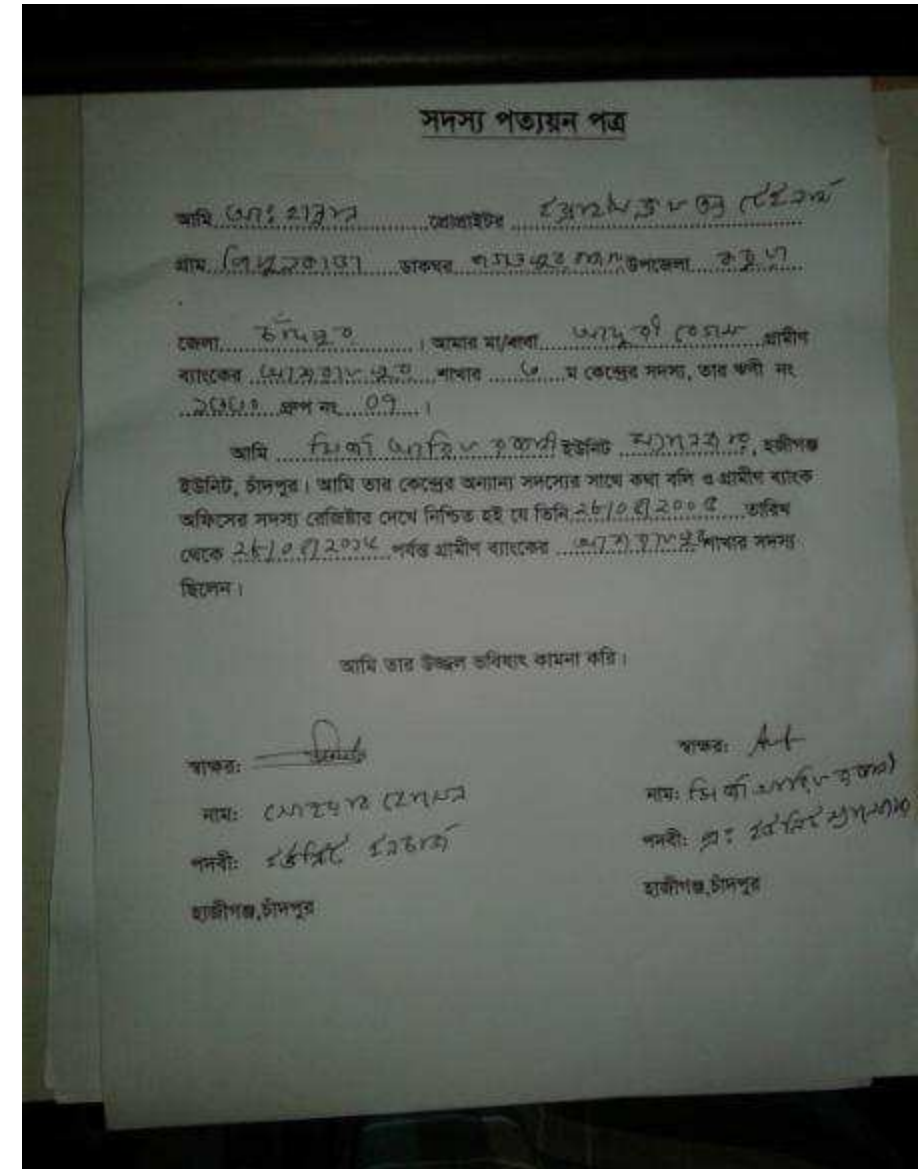
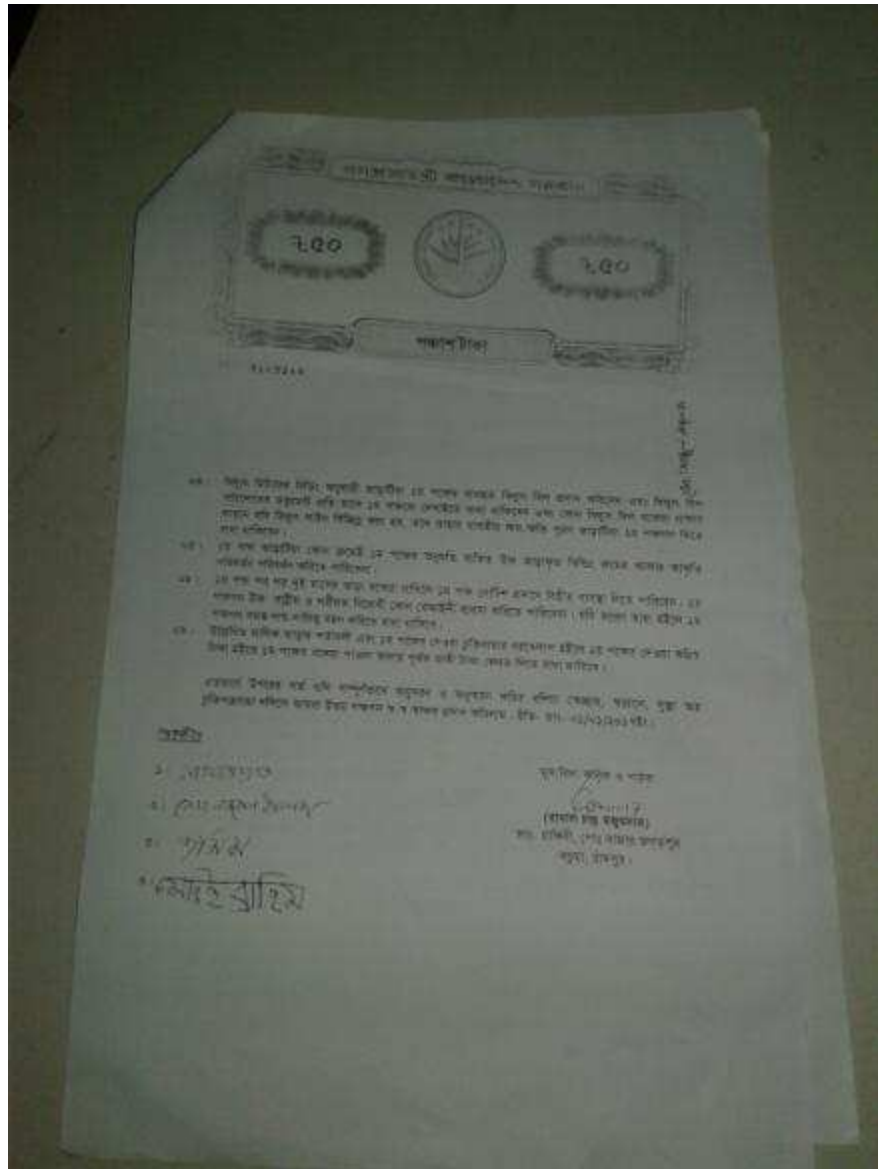
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Presented at
166th Internal Design Lab
on September 21, 2017 at GT

