

SAMIA FASHION



33rd Design Lab (Executive)
19 October 2014

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	SALMA AKTER
Age	:	02-02-1989 (25 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	1 Brothers & 2 Sister
Address	:	#397 Norda Para, Mollabari, Dokshinkhan, 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	:	Mrs. FATEMA
(iii) Father's name	:	Mr. MOZAFFOR HOSEN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 76 (Female), Member ID: 6864, Group No:04 Member since:02-02-2004 (10 Years) First loan:10,000 Taka.
Further Information:	:	Existing loan: Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	Three years experience in running business. He has one year hand training.
Other Own/Family Sources of Income	:	Husband income (Service). House rent 25,000 Taka.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01670-078276
Husband Contact No.	:	01671-788665
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SAMIA FASHION
Location	:	At entrepreneur own house. #397 Norda Para, Mollabari, Dokshinkhan, Dhaka
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,500 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 goods like; Long cloth, Print cloth, Sharee, Lungi, Shirt, Jeans Pant, Scarf, kids cloth, Shoe etc.▪Average 20% gain on sales.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Norshingdi, Babur hat, Gaochia.▪Agreed grace period is 4 months.▪The shop is situated at entrepreneur own house.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Fatema is a member of Grameen Bank since 10 years. At first she took 10,000 taka loan from Grameen Bank. Fatema gradually took loan from GB. Utilize loan in their own Samia Fashion business. She also purchase a land. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

BDT (TK)

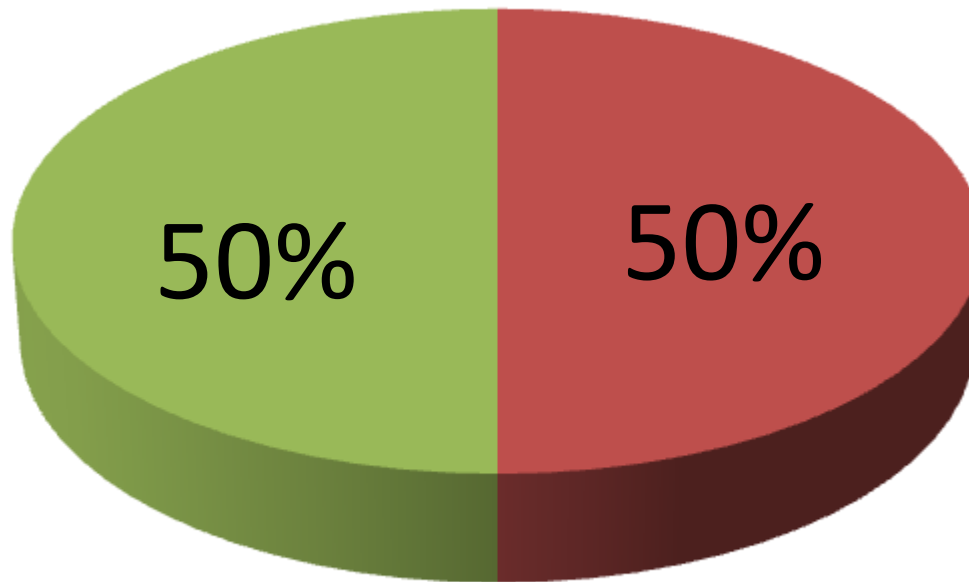
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Long cloth, Print cloth, Sharee, Lungi, Shirt, Jeans Pant, Scarf, kids cloth	3,000	90,000	1,080,000
Shoe	600	18,000	216,000
Wages (sewing)	50	1,500	18,000
Total Sales (A)	3,650	109,500	1,314,000
Less. Variable Expense			
Long cloth, Print cloth, Sharee, Lungi, Shirt, Jeans Pant, Scarf, kids cloth	2,500	75,000	900,000
Shoe	500	15,000	180,000
Total variable Expense (B)	3,000	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000
Less. Fixed Expense			
Electricity Bill		400	4,800
Transportation		2,000	24,000
Mobile Bill		300	3,600
Salary (self)		6,500	78,000
Entertainment		400	4,800
Total fixed Cost (D)		9,600	115,200
Net Profit (E) [C-D]		9,900	118,800

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Long cloth, Print cloth, Sharee, Lungi, Shirt, Jeans Pant, Scarf, kids cloth	1,50,000	1,61,000	3,11,000
Shoe	38,000	30,000	68,000
Sewing Machine & Rack	12,000	9,000	21,000
Total	2,00,000	2,00,000	4,00,000

Source of Finance

- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Long cloth, Print cloth, Sharee, Lungi, Shirt, Jeans Pant, Scarf, kids cloth	5,400	162,000	1,944,000	2,041,200	2,143,260
Shoe	1,200	36,000	432,000	453,600	476,280
Wages (sewing)	100	3,000	36,000	37,800	39,690
Total Sales (A)	6,700	201,000	2,412,000	2,532,600	2,659,230
Less. Variable Expense					
Long cloth, Print cloth, Sharee, Lungi, Shirt, Jeans Pant, Scarf, kids cloth	4,500	135,000	1,620,000	1,701,000	1,786,050
Shoe	1,000	30,000	360,000	378,000	396,900
Total variable Expense (B)	5,500	165,000	1,980,000	2,079,000	2,182,950
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Electricity Bill		500	6,000	6,300	6,615
Transportation		2,500	30,000	31,500	33,075
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Salary (self)		7,000	84,000	88,200	92,610
Salary (staff)		6,000	72,000	75,600	79,380
Entertainment		500	6,000	6,300	6,615
Non Cash Item					
Depreciation		175	2,100	2,100	2,100
Total Fixed Cost		17,075	204,900	215,040	225,687
Net Profit (E) [C-D]		18,925	227,100	238,560	250,593
Investment Payback			80,000	80,000	80,000

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	227,100	238,560	250,593
1.3	Depreciation (Non cash item)	2,100	2,100	2,100
1.4	Opening Balance of Cash Surplus		149,200	309,860
	Total Cash Inflow	429,200	389,860	562,553
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	149,200	309,860	482,553

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

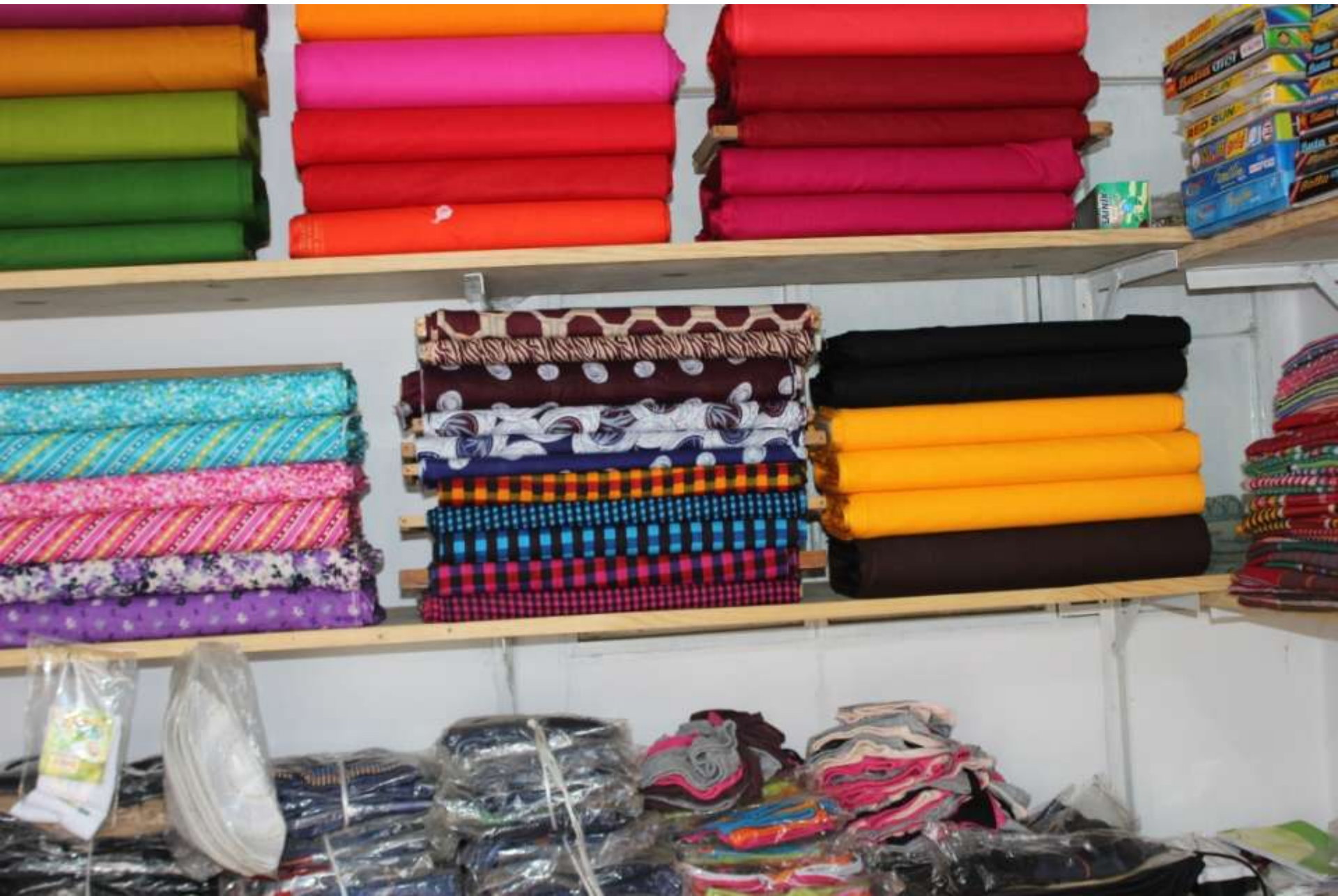
Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures













FAMILY PICTURE