

ERINA FASHION TAILORS AND BOUTIQUE HOUSE



Project identification by: Nurul Islam

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Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JANNATUL AFRIN
Age	:	01-07-1989 (24 Years)
Education, till to date	:	Honors (4 th Year) Ongoing
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 3 Sisters
Present Address		Vill:Dokshinkhan P.O: Dokshinkhan P.S: Dokshinkhan 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	:	Mrs. MONOWARA BEGUM
(iii) Father's name	:	HAJI MD HARUNUR ROSHID
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 17 (Female), Member ID: 2042/1, Group No: 06 Member since: 02-03-2007 (08 Years) First loan: 10,000 taka.
Further Information:		Existing loan: BDT 45,000 Outstanding loan: BDT 6,000
(v) Who pays GB loan installment	:	Mother : 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 three months hand training from a boutique house.
Other Own/Family Sources of Income	:	Mother's Income (house rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01680-538786
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Monowara begum is a member of Grameen Bank since 08 years. At first she took 10,000 taka loan from Grameen Bank. Mrs. Monowara begum gradually took loan from GB. Utilize loan in her husband land business.

Proposed Nobin Udyokta Business Info

Business Name	:	ERINA FASHION TAILORS AND BOUTIQUE HOUSE
Location	:	At entrepreneur own house, Dokshinkhan, Dhaka
Total Investment in BDT	:	2,95,000 taka
Financing	:	Self BDT 1,45,000 (from existing business) 49% Required Investment BDT 1,50,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪All kinds of ladies Shirt, Three piece, burqa, long cloth, print cloth, block print cloth (boutique) are sewing & selling here.▪Block print are available.▪Prepare three piece block print in a day.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing three employee.▪Collects goods from Gaochiya, Islampur.▪Agreed grace period is 4 months.

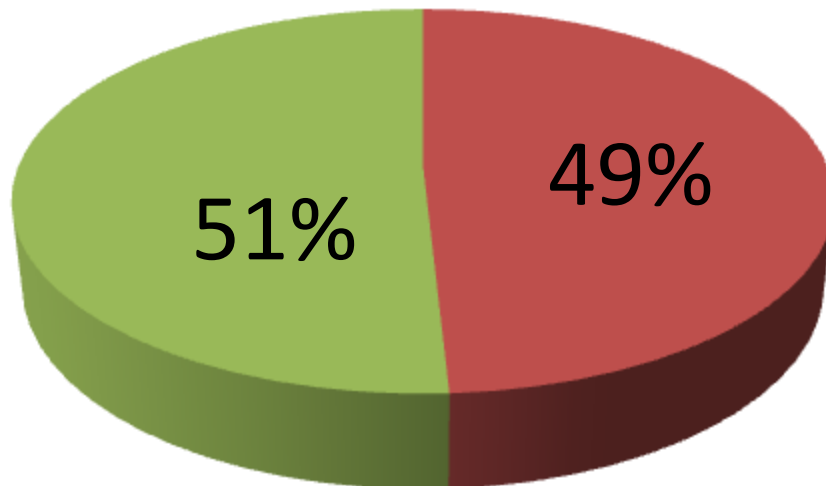
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Print cloth, Long cloth, Block print cloth (Boutique)	5,400	162,000	1,944,000
Total Sales (A)	5,400	162,000	1,944,000
Less. Variable Expense			
Print cloth, Long cloth, Block print cloth(Boutique)	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)	900	27,000	324,000
Less. Fixed Expense			
Electricity Bill		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		6,000	72,000
Salary (staff)		10,000	120,000
Transportation		1,500	18,000
Entertainment		200	2,400
Total fixed Cost (D)		19,000	228,000
Net Profit (E) [C-D)		8,000	96,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Long cloth	40,000	50,000	90,000
Print cloth	50,000	70,000	1,20,000
Boutique cloth, Color	31,000	30,000	61,000
Sewing Machine (4), Rack, Shelf	24,000	-	24,000
Total	1,45,000	1,50,000	2,95,000

Source of Finance



- Entrepreneur's Contribution 145,000
- Investor's Investment 150,000
- Total 295,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Print cloth, Long cloth, Block print cloth (Boutique)	7,800	234,000	2,808,000	2,864,160	2,921,443
Total Sales (A)	7,800	234,000	2,808,000	2,864,160	2,921,443
Less. Variable Expense					
Print cloth, Long cloth, Block print cloth(Boutique)	6,500	195,000	2,340,000	2,386,800	2,434,536
Total variable Expense (B)	6,500	195,000	2,340,000	2,386,800	2,434,536
Contribution Margin (CM) [C=(A-B)	1,300	39,000	468,000	477,360	486,907
Less. Fixed Expense					
Electricity Bill		1,000	12,000	12,500	13,000
Mobile bill & SMS Monitoring		400	4,800	5,000	5,500
Salary (self)		7,000	84,000	84,000	84,000
Salary (staff)		12,000	144,000	144,000	145,000
Transportation		2,000	24,000	25,000	26,000
Entertainment		300	3,600	4,000	4,500
Non Cash Item					
Depreciation		200	2,400	2,400	2,400
Total Fixed Cost		22,900	274,800	276,900	280,400
Net Profit (E) [C-D]		16,100	193,200	200,460	206,507
Investment Payback			60,000	60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	193,200	200,460	206,507
1.3	Depreciation (Non cash item)	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus		135,600	278,460
	Total Cash Inflow	345,600	338,460	487,367
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	135,600	278,460	427,367

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 03 Years
Quality cloth & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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প্রোঃ মনোয়ারা বেগম

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FAMILY PICTURE

