

IMON TAILORS



Project identification by: Abu Bakkar Siddique

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Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KHORSHED ALOM
Age	:	15-02-1985 (30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers
Present Address		Vill: Barua Lanjonipara P.O: Barua P.S: Khilkhet 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	:	KHORSHEDA BEGUM
(iii) Father's name	:	LATE. ZAHED ALI
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 01 (Female), Member ID: 1008, Group No: 01 Member since: 01-01-2005 (10 Years) First loan: 7,000 taka.
Further Information:		Existing loan: 50,000 Taka Outstanding loan: 42,300 Taka
(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	:	Fourteen years experience in running business. He worked in a Tailor shop for 8 years as an artisans and gathered experience.
Other Own/Family Sources of Income	:	Mother's Income (Agriculture & House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-319578
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Khorsheda Begum is a member of Grameen Bank since 10 years. At first she took 7,000 taka loan from Grameen Bank. Khorsheda Begum gradually took loan from GB. Utilize loan in cow rearing and agriculture. She made a tin shed building.

Proposed Nobin Udyokta Business Info

Business Name	:	IMON TAILORS
Location	:	Lanjonipara Bridge Mor, Barua, Khilkhet, Dhaka
Total Investment in BDT	:	BDT 1,60,000
Financing	:	Self BDT 60,000 (from existing business) 38% Required Investment BDT 1,00,000 (as equity) 62%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none">▪All kinds of cloths Shirt, Pant, School dress, Panjabi, Burka, Sal war kamij sewing and selling here.▪The business is operating by entrepreneur. Existing one artisans.▪After getting equity fund one sewing machine will be purchase.▪After getting equity fund one employee will be appointed.▪Collects cloths from Tongi and Islampur.▪The shop is rented.▪Agreed grace period is 4 months.

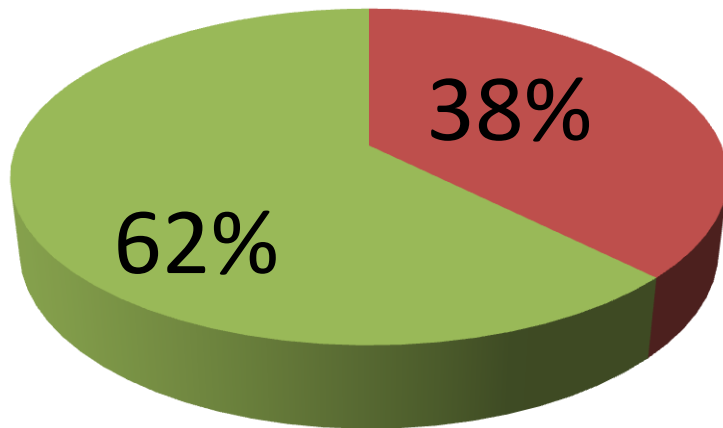
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Shirt, Pant, School dress, Panjabi, Burka, Sal war kamij	40,000	480,000
School dress wages 20 x 350	7,000	84,000
Shirt sewing 30 x 200	6,000	72,000
Salwar Kamij & Panjabi 30 x 200	6,000	72,000
Total Sales (A)	59,000	708,000
Less. Variable Expense		
Shirt, Pant, School dress, Panjabi, Burka, Sal war kamij	36,000	432,000
Total variable Expense (B)	36,000	432,000
Contribution Margin (CM) [C=(A-B)]	23,000	276,000
Less. Fixed Expense		
Rent	1,000	12,000
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Transportation	200	2,400
Entertainment	300	3,600
Guard	50	600
Salary (self)	8,000	96,000
Salary (staff) (1)	5,000	60,000
Total fixed Cost (D)	15,350	184,200
Net Profit (E) [C-D]	7,650	91,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt piece, Pant piece, Panjabi piece	30,000	70,000	1,00,000
Sewing Machine, Over lock Machine	30,000	7,000	37,000
Thai Glass (Decoration)	-	23,000	23,000
Total	60,000	1,00,000	1,60,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 100,000
- Total 160,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)				
Shirt, Pant, School dress, Panjabi, Burka, Sal war kamij	60,000	720,000	756,000	793,800
School dress wages 30 x 350	10,500	126,000	132,300	138,915
Shirt sewing 50 x 200	10,000	120,000	126,000	132,300
Salwar Kamij & Panjabi 50 x 200	10,000	120,000	126,000	132,300
Total Sales (A)	90,500	1,086,000	1,140,300	1,197,315
Less. Variable Expense				
Shirt, Pant, School dress, Panjabi, Burka, Sal war kamij	54,000	648,000	680,400	714,420
Total variable Expense (B)	54,000	648,000	680,400	714,420
Contribution Margin (CM) [C=(A-B)	36,500	438,000	459,900	482,895
Less. Fixed Expense				
Rent	1,000	12,000	21,000	21,000
Electricity Bill	700	8,400	4,800	5,400
Mobile bill & SMS Monitoring	500	6,000	6,000	6,000
Transportation	200	2,400	7,800	8,500
Guard	50	600	12,000	12,000
Salary (self)	8,000	96,000	96,000	96,000
Salary (staff)(2)	10,000	120,000	120,000	120,000
Non Cash Item				
Depreciation	808	9,700	9,700	9,700
Total Fixed Cost	21,258	255,100	277,300	278,600
Net Profit (E) [C-D]	15,242	182,900	182,600	204,295
Investment Payback		40,000	40,000	40,000

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	100,000		
1.2	Net Profit	182,900	182,600	204,295
1.3	Depreciation (Non cash item)	9,700	9,700	9,700
	Opening Balance of Cash			
1.4	Surplus		152,600	304,900
	Total Cash Inflow	292,600	344,900	518,895
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	152,600	304,900	478,895

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 02
Experience & Skill : 14 Years
Quality cloths & 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

