

# NEW FASHION TAILORS & CLOTH STORE



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**Grameen Shakti Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD SUMON MIA</b>
Age	:	08-09-1988 (27 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	Nil
No. of siblings:	:	3 Brothers
Present Address		Vill: Vadegobba, P.O: Atghori, P.S: Mirzapur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SURIYA BEGUM</b>
(iii) Father's name	:	<b>MD SANWAR HOSSAIN</b>
(iv) GB member's info	:	Branch: Mirzapur, Centre # 64 (Female), Member ID: 7000, Group No: 08 Member since: 15-01-2012 (03 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 14,900, Outstanding loan: BDT 3,593
(v) Who pays GB loan installment	:	Son 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	:	Twelve years experience in running business. He has training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732326703
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Suriya Begum is a member of Grameen Bank since 03 years. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NEW FASHION TAILORS &amp; CLOTH STORE</b>
Location	:	Vabkhanda Bazar, Mirzapur, Tangail.
Total Investment in BDT	:	3,50,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing cloths like; Shirt, Pant, Shirt piece, pant piece, Three Piece, Burkha etc.</li><li>▪Average 15% gain on sales and sewing.</li><li>▪The business is operating by entrepreneur. Existing two employee.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

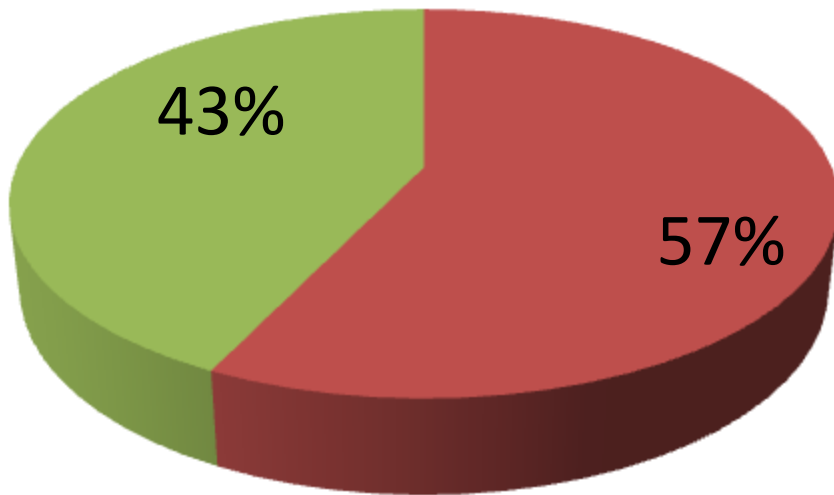
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shirt, Pant, Shirt piece, pant piece, Three Piece, Burkha etc.	3,000	90,000	1,080,000
Sewing	500	15,000	180,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Shirt, Pant, Shirt piece, pant piece, Three Piece, Burkha etc.	2550	76,500	918,000
Accessories	100	3,000	36,000
<b>Total variable Expense (B)</b>	<b>2,650</b>	<b>79,500</b>	<b>954,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>850</b>	<b>25,500</b>	<b>306,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		1,200	14,400
Mobile Bill		300	3,600
Transportation		1,000	12,000
Entertainment		300	3,600
Salary (self)		6,000	72,000
Salary (Staff)		8,000	96,000
Guard		70	840
<b>Total fixed Cost (D)</b>		<b>17,870</b>	<b>214,440</b>
<b>Net Profit (E) [C-D]</b>		<b>7,630</b>	<b>91,560</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt, Pant, Shirt piece, pant piece, Three Piece, Burkha etc.	2,00,000	1,50,000	3,50,000
<b>Total</b>	<b>2,00,000</b>	<b>1,50,000</b>	<b>3,50,000</b>

## Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 150,000

■ Total 350,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Shirt, Pant, Shirt piece, pant piece, Three Piece, Burkha etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
Sewing	650	19,500	234,000	245,700	257,985
<b>Total Sales (A)</b>	<b>5,150</b>	<b>154,500</b>	<b>1,854,000</b>	<b>1,946,700</b>	<b>2,044,035</b>
<b>Less. Variable Expense</b>					
Shirt, Pant, Shirt piece, pant piece, Three Piece, Burkha etc.	3,825	114,750	1,377,000	1,445,850	1,518,143
Accessories	130	3,900	46,800	49,140	51,597
<b>Total variable Expense (B)</b>	<b>3,955</b>	<b>118,650</b>	<b>1,423,800</b>	<b>1,494,990</b>	<b>1,569,740</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,195</b>	<b>35,850</b>	<b>430,200</b>	<b>451,710</b>	<b>474,296</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		600	7,200	7,560	7,938
Mobile Bill		700	8,400	8,820	9,261
Transportation		1,000	12,000	12,600	13,230
Entertainment		300	3,600	3,780	3,969
Salary (self)		7,000	84,000	88,200	92,610
Salary (Staff)		10,000	120,000	126,000	132,300
Guard		70	840	882	926
<b>Total Fixed Cost</b>		<b>20,670</b>	<b>248,040</b>	<b>259,842</b>	<b>272,234</b>
<b>Net Profit (E) [C-D]</b>		<b>15,180</b>	<b>182,160</b>	<b>191,868</b>	<b>202,061</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	182,160	191,868	202,061
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		122,160	254,028
	<b>Total Cash Inflow</b>	<b>332,160</b>	<b>314,028</b>	<b>456,089</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>122,160</b>	<b>254,028</b>	<b>396,089</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality cloth & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures



বাকী











**নিউ ফ্যাশন টেইলার্স এন্ড ক্লথ ষ্টোর**

শ্রোত এবং কাটিং মাস্টারের মোহে সুন্দর নিয়ম।

মহিলা ও পুরুষদের যান্ত্রিক আকর্ষণীয় পোশাক তৈরী করা হয়।

স্বাগতম বিক্রী-কর, ডাকঘর। মোবাইল ০১৭৩৩-৩৩৬৭০৬











# FAMILY PICTURE

