

SHARMEEN TAILORS



27th Design Lab

31 August 2014

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	SHARMEEN AKTER
Age	:	16-01-1995 (19 Years)
Marital status	:	Married
Children	:	1
No. of siblings:	:	3 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	:	Mrs. NILUFA BEGUM
(iii) Father's name	:	Mr. LEHAZ UDDIN DEWAN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 13 (Female), Loan no.: 1551, Group No: 04 Member since 25-02-1987 (<i>27 Years</i>), First loan:2000 taka.
Further Information:		
(v) Who pays GB loan installment	:	Existing loan: Tk.3,00,000 Outstanding: 2,85,000 taka
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc..	:	No
(ix) Others	:	No
Education, till to date	:	H.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Currently run a tailor shop.
Business Experiences and Training Info	:	Two years experience in running business. She is now interested to scale up his business.
Other Own/Family Sources of Income	:	Father Grocery shop & agriculture.
Other Own/Family Sources of Liabilities	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nilufa is a member of Grameen Bank since 27 years. At first she was took 2,000 taka loan from Grameen Bank. This loan utilization by her husband in a grocery shop & agriculture purpose. This loan payment by her husband. After payment of GB loan she was converted her mud house into a tin shed building & purchase two bhiga land.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SHARMEEN TAILORS
Address/ Location	:	Vill: Tolna, P.O: Tolna P.S: Khilkhet Dist: Dhaka
Total Investment in BDT	:	1,81,000 taka
Financing	:	Self BDT 31,000 (from existing business) 17% Required Investment BDT 1,50,000 (as equity) 83%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	3,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing products like three piece, sharee, yard cloth, etc. The targeting breakeven point is within the first year & payback period is estimated to be three years.

Existing Business

BDT (TK)

Particular	Monthly	Yearly
Revenue (sales)		
Saree (10 pcs x 920)	9,200	110,400
Three Piece (8pcs x 805)	6,440	77,280
Three Piece Sewing (10 pcs x 180)	1,800	21,600
Blouse Sewing (10 pcs x 60)	600	7,200
Peticoat sewing (12 x 40)	480	5,760
Maxi Sewing (4 x 80)	320	3,840
Total Sales (A)	18,840	226,080
Less. Variable Expense		
Purchase Saree	8,000	96,000
Three Piece	5,600	67,200
Total variable Expense (B)	13,600	163,200
Contribution Margin (CM) [C=(A-B)]	5,240	62,880
Less. Fixed Expense		
Electricity Bill	200	2,400
Transportation	500	6,000
Mobile	400	4,800
Total fixed Cost (D)	1,100	13,200
Net Profit (E) [C-D]	4,140	49,680

Investment Breakdown

Particulars	Existing	proposed	proposed Total
Three Piece, Long Cloth, Print Cloth, Boil Cloth	7,000	50,000	57,000
Tangail, Jamdanee & Print Saree	11,000	43,000	54,000
Sewing Machine	3,000	7,000	10,000
Overlock Machine	-	20,000	20,000
Decoration	-	30,000	30,000
Furniture	10,000	-	10,000
Total	31,000	1,50,000	1,81,000

Financial Projection

BDT (TK)

Particular	Monthly	1st Year	2nd Year+5%	3rd Year+ 5%
Revenue (sales)				
Saree (50 pcs x 920)	46,000	552,000	579,600	608,580
Three Piece (30pcs x 920)	27,600	331,200	347,760	365,148
Three Piece Sewing (35 pcs x 180)	6,300	75,600	79,380	83,349
Blouse Sewing (60 pcs x 60)	3,600	43,200	45,360	47,628
Peticoat sewing (15 x 40)	600	7,200	7,560	7,938
Maxi Sewing (15 x 80)	1,200	14,400	15,120	15,876
Total Sales (A)	85,300	1,023,600	1,074,780	1,128,519
Less. Variable Expense				
Purchase Saree (50 x 800)	40,000	480,000	504,000	529,200
Three Piece (30 x 800)	24,000	288,000	302,400	317,520
Total variable Expense (B)	64,000	768,000	806,400	846,720
Contribution Margin (CM) [C=(A-B)]	21,300	255,600	268,380	281,799
Less. Fixed Expense				
Electricity Bill	700	8,400	8,820	9,261
Transportation	1,000	12,000	12,600	13,230
Mobile & SMS Monitoring	600	7,200	7,560	7,938
Depreciation (machine)	500	6,000	6,300	6,615
Depreciation (furniture)	333	3,996	4,196	4,406
Salary (self)	5,000	60,000	63,000	66,150
Salary (staff)	3,000	36,000	37,800	39,690
Total fixed Cost (D)	11,133	133,596	140,276	147,290
Net Profit (E) [C-D]	10,167	122,004	128,104	134,509
Investment Payback		60,000	60,000	60,000

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	150,000		
1.2	Net Profit (Ownership Tr. Fee added back)	122,004	128,104	134,509
1.3	Depreciation (Non cash item)	9,996	9,996	9,996
1.4	Opening Balance of Cash Surplus		72,000	150,100
	Total Cash Inflow	282,000	210,100	294,605
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	72,000	150,100	234,605

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 2 Years

WEAKNESS

Credit Sales

OPPORTUNITIES

Targeting local women customer
Targeting Young girl
Less competitors in this area

THREATS

Theft
Fire
Political unrest

Pictures





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Presented at 27th Social Business Executive
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Thank you

SHARMEEN AKTER

&

Grameen Shakti SamaJik Byabosha Ltd.