

SPECIAL TAILORS AND BOSRALOY



Project identification by: Md Motiar Rahman, Dhigor Unit

Project prepared by: Md. Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SUFAL DAS
Age	:	10-03-1981 (34 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers
Present Address		Vill: Bade boil toil P.O: Zahidgonj P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	PADMA DAS
(iii) Father's name	:	ONONTO DAS
(iv) GB member's info	:	Branch: Beldoho Ghatail Centre # 18 (Female), Member ID: 4572, Group No: 04 Member since: 07-03-1987 (27 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 48,900
(v) Who pays GB loan installment	:	Father : 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	:	four years experience in running business. He has one year hand training from a Tailor shop.
Other Own/Family Sources of Income	:	Father's Income (Paddy business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-417516
Mother Contact No.	:	01738292008
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ononto Das is a member of Grameen Bank since 27 years. At first he took 3,000 taka loan from Grameen Bank. Ononto Das gradually took loan from GB. Utilize loan in his paddy business, Agriculture, Fish Farming. He made two tin shed house. Currently he has three cow.

Proposed Nobin Udyokta Business Info

Business Name	:	SPECIAL TAILORS AND BOSRALOY
Location	:	Brahmonshason, Tangail
Total Investment in BDT	:	70,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing cloths like; Shirt piece, Pant piece, Punjabi piece, T-shirt etc. ▪Shirt, Pant, Panjabi, Three piece, Burka are sewing here. ▪Average 10% gain on sales. ▪The business is operating by entrepreneur. Existing two employee. ▪After getting equity fund one employee will be appointed. ▪Collects goods from Islampur. ▪Agreed grace period is 4 months.

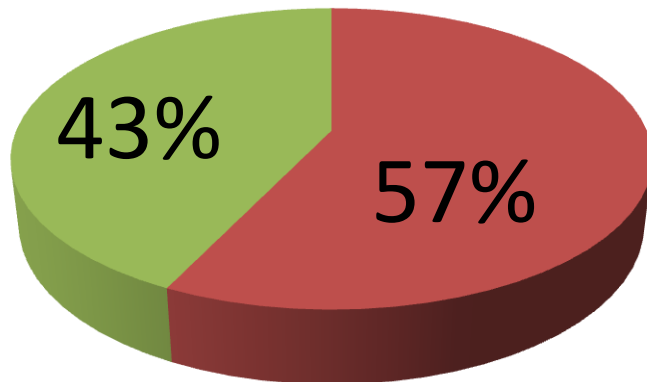
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Shirt piece, Pant piece, Punjabi piece, T-shirt etc	75,000	900,000
Pant (30 x 350)	10,500	126,000
Burka (3 x 200)	600	7,200
Shirt (30 x 200)	6,000	72,000
Panjabi (5 x 200)	1,000	12,000
Three Piece (20 x 200)	4,000	48,000
Total Sales (A)	97,100	1,165,200
Less. Variable Expense		
Shirt piece, Pant piece, Punjabi piece, T-shirt etc	67,500	810,000
Thread, Button etc	1,000	12,000
Total variable Expense (B)	68,500	822,000
Contribution Margin (CM) [C=(A-B)]	28,600	343,200
Less. Fixed Expense		
Rent	700	8,400
Electricity Bill	600	7,200
Mobile Bill	300	3,600
Transportation	1,000	12,000
Salary (self)	6,000	72,000
Salary (staff)	10,000	120,000
Entertainment	500	6,000
Total fixed Cost (D)	19,100	229,200
Net Profit (E) [C-D]	9,500	114,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Shirt piece, Pant piece, Punjabi piece, T-shirt, Three piece	1,10,000	1,25,000	62,000
Sewing Machine (5)	40,000	15,000	55,000
Accessories (thread, Button)	10,000	10,000	20,000
Furniture	20,000	-	20,000
Security	20,000	-	20,000
Total	2,00,000	1,50,000	3,50,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 150,000
- Total 350,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Shirt piece, Pant piece, Punjabi piece, T-shirt etc	125,000	1,500,000	1,575,000	1,653,750
Pant (45 x 350)	15,750	189,000	198,450	208,373
Burka (3 x 200)	600	7,200	7,560	7,938
Shirt (45 x 200)	9,000	108,000	113,400	119,070
Panjabi (8 x 200)	1,600	19,200	20,160	21,168
Three Piece (40 x 200)	8,000	96,000	100,800	105,840
Total Sales (A)	159,950	1,919,400	2,015,370	2,116,139
Less. Variable Expense				
Shirt piece, Pant piece, Punjabi piece, T-shirt etc	112,500	1,350,000	1,417,500	1,488,375
Thread, Button etc	800	9,600	10,080	10,584
Total variable Expense (B)	113,300	1,359,600	1,427,580	1,498,959
Contribution Margin (CM) [C=(A-B)]	46,650	559,800	587,790	617,180
Less. Fixed Expense				
Rent	700	8,400	8,400	8,400
Electricity Bill	1,000	12,000	12,000	12,000
Mobile bill & SMS Monitoring	550	6,600	8,000	8,000
Transportation	1,500	18,000	20,000	22,000
Salary (staff)	15,000	180,000	180,000	180,000
Salary (self)	8,000	96,000	96,000	96,000
Entertainment	800	9,600	10,000	10,500
Non Cash Item				
Depreciation	750	9,000	9,000	9,000
Total Fixed Cost	28,300	339,600	343,400	345,900
Net Profit (E) [C-D]	18,350	220,200	244,390	271,280
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 2 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	220,200	244,390	271,280
1.3	Depreciation (Non cash item)	9,000	9,000	9,000
1.4	Opening Balance of Cash Surplus		169,200	362,590
	Total Cash Inflow	379,200	422,590	642,870
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	169,200	362,590	582,870

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 04 Years
Quality cloth & 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



2-417516.

প্রশাল টেইল

লেডিস এন্ড জেন্টস

স্টোর



VOLVO
EXTRA DETERGENT

সোবা: 01732-417516.

কুমাল
কুমাল



প্রশান্ত
টেইলাস

লেডিস এন্ড জেন্টস
সুন্দর দাম
সব ধরনের পোশাক তৈরি করা হয়
ক্যাটাগরি, টাংগাইল



অখাল টেইলার্স

নেটিম এন্ড জেন্টস
স্বপ্নাঙ্কল দাস
কিউর লুম্বাক তুরী করা হয়
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প্রেমশাল
টেইলার্স
লেডিস এন্ড
জেন্টস

VOLVO





MODEL
SANDEEP
SEWING MACHINE MANUFACTORY

VELVO

RUPA 6

RUPA 6

eat
Birds









সোনা: 01732-417







এই নথিটিতে উল্লিখিত বিষয়ে প্রমাণিত হওয়া পর্যন্ত
 উক্ত বিষয়ে কোন প্রতিকার নেই।

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স্বাক্ষর: [Signature]
 তারিখ: ১১/১১/১১



৭নং দিগড় ইউনিয়ন পরিষদ কার্যালয়
 গাজিয়া, জামশেদপুর, উত্তরবঙ্গ, ভারত

০০০০০ ট্রেড লাইসেন্স ০০০০০

ট্রেড লাইসেন্স নং: ১২০০

স্বাক্ষর: [Signature]

তারিখ: ১১/১১/১১

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তারিখ: ১১/১১/১১

DEAR WORLD

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To
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Grameen Shakti Samaj

FAMILY PICTURE

