

SONIA TAILORS



Presented at 30th Design Lab
on 17 September at Yunus Center

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	KHADIZA SULTANA SONIA
Age	:	27-09-1993 (21 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Permanent Address	:	Vill: Pershal Nogor P.O: Shiarbor P.S: Lohagora Dist: Norail
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. PARVEEN
(iii) Father's name	:	Mr. LATE. KHALEDUR RAHMAN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 89 (Female), Member ID: 9732/2, Group No: 07 Member since :03-09-2006 (8 Years), First loan: 4,000 taka.
Further Information:		Existing loan:.22,000 Taka Outstanding: 11,302 taka
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,BRAC, ASA etc.	:	No
Education, till to date	:	Honours (ongoing)

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Beside her own business she is doing a tuition.
Business Experiences and Training Info	:	Four years experience in running business. She is now interested to scale up her business. : She has six month hand training.
Other Own/Family Sources of Income	:	12,000 taka
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-319549
Mother Contact No.	:	01752-883645
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Parveen is a member of Grameen Bank since 8 years. At first she was took 4,000 taka loan from Grameen Bank. Parveen consecutively took loan from GB. Utilize loan to maintaining her family & pay GB loan from her tuition income. By the utilization of GB loan she also successfully done her children's education. She dwell in Dokshinkhan since 24 years. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SONIA TAILORS
Address/ Location	:	Vill: 130,East Ashkona P.O: Hajicamp P.S: Dokshinkhan Dist: Dhaka
Total Investment in BDT	:	1,70,000 taka
Financing	:	Self BDT 70,000 (from existing business) 41% Required Investment BDT 1,00,000 (as equity) 59%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	4,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Long cloth, Sharee, Three Piece, Bed Sheet, Lungi, Print cloth, boil cloth, scarf etc.▪Average 10% gain on purchase.▪The Business will be increase from the second year 5% gradually.▪The business is operating by the entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects cloth from Tangail, Islampur, Gulisthan Dhaka.

Existing Business

BDT (TK)

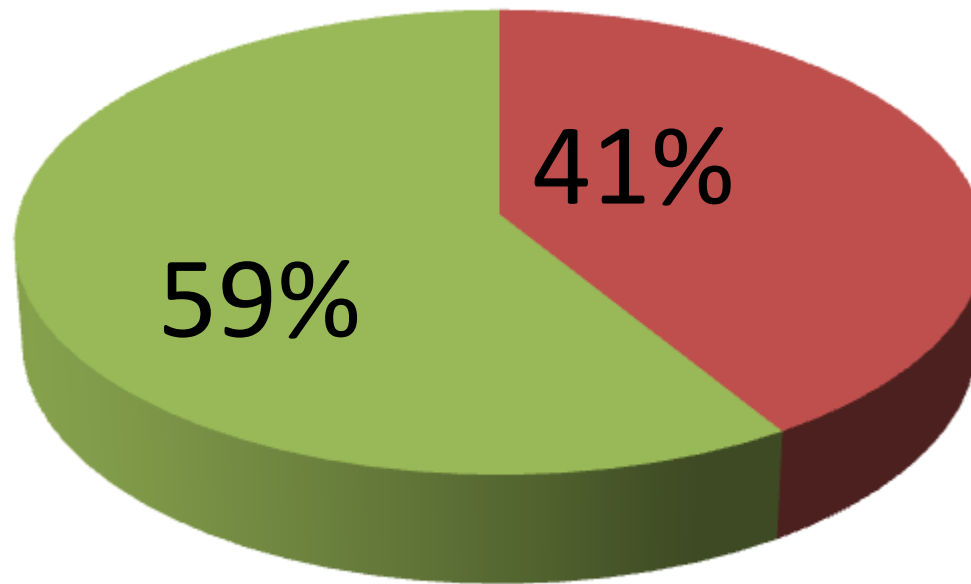
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sharee, Lungi, Three Piece, Bed Sheet,	1,650	49,500	594,000
Scarf, Print Cloth, Boil Cloth	1,100	33,000	396,000
Total Sales (A)	2,750	82,500	990,000
Less. Variable Expense			
Sharee, Lungi, Three Piece, Bed Sheet,	1,500	45,000	540,000
Scarf, Print Cloth, Boil Cloth	1,000	30,000	360,000
Total variable Expense (B)	2,500	75,000	900,000
Contribution Margin (CM) [C=(A-B)]	250	7,500	90,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Transportation		1,500	18,000
Entertainment		600	7,200
Mobile Bill		300	3,600
Total fixed Cost (D)		3,700	44,400
Net Profit (E) [C-D]		3,800	45,600

Investment breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee, Bed Sheet, Three Piece, Long Cloth, Nets,	60,000	91,000	1,51,000
Sewing Machine, Almirah	10,000	9,000	19,000
Total	70,000	1,00,000	1,70,000

Source of Finance

- Entrepreneur's Contribution 70,000
- Investor's Investment 100,000
- Total 170,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Sharee, Lungi, Three Piece, Bed Sheet,	3,850	115,500	1,386,000	1,455,300	1,528,065
Scarf, Print Cloth, Boil Cloth	2,750	82,500	990,000	1,039,500	1,091,475
Total Sales (A)	6,600	198,000	2,376,000	2,494,800	2,619,540
Less. Variable Expense					
Sharee, Lungi, Three Piece, Bed Sheet,	3,500	105,000	1,260,000	1,323,000	1,389,150
Scarf, Print Cloth, Boil Cloth	2,500	75,000	900,000	945,000	992,250
Total variable Expense (B)	6,000	180,000	2,160,000	2,268,000	2,381,400
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,000	12,000	12,600	13,230
Electricity Bill		400	4,800	5,040	5,292
Transportation		1,600	19,200	20,160	21,168
Salary (self)		4,000	48,000	50,400	52,920
Salary (staff)		3,000	36,000	37,800	39,690
Entertainment		700	8,400	8,820	9,261
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Non Cash Item					
Depreciation		158	1,900	1,900	1,900
Total Fixed Cost		11,258	135,100	141,760	148,753
Net Profit (E) [C-D)		6,742	80,900	85,040	89,387
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	80,900	85,040	89,387
1.3	Depreciation (Non cash item)	1,900	1,900	1,900
1.4	Opening Balance of Cash Surplus		42,800	89,740
	Total Cash Inflow	182,800	129,740	181,027
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	42,800	89,740	141,027

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Properly Accounts Keeping.

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;
Targeting local women;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures



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PICTURE OF NOBIN UDYOKTA & MOTHER

