

ISMOTARA TAILORS



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ISMOTARA
Age	:	08-03-1988 (26 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	3 Son
No. of siblings:	:	1 Brother & 3 Sisters
Present Address		Vill: Chinamura P.O: Elenga P.S: Kalihati 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	:	MAYA BEGUM
(iii) Father's name	:	MD JORAN ALI
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 25 (Female), Member ID: 1352, Group No: 09 Member since: 01-12-2004 (10 Years) First loan: 4,000 taka.
Further Information:		Outstanding loan: Nil
(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	:	Nine years experience in running business. She has six month hand training from a tailor shop.
Other Own/Family Sources of Income	:	Husband Income (Construction contractor)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-486827
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

Maya Begum is a member of Grameen Bank since 10 years. At first she took 4,000 taka loan from Grameen Bank. Maya Begum gradually took loan from GB. Utilize loan in her husband vegetables selling business.

Proposed Nobin Udyokta Business Info

Business Name	:	ISMOTARA TAILORS
Location	:	At entrepreneur own house, Chinamura, Elenga, Tangail
Total Investment in BDT	:	1,77,200 taka
Financing	:	Self BDT 77,200 (from existing business) 44% Required Investment BDT 1,00,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪All kinds of ladies cloths like; Three piece, Gown, Sal war, Blouse, Petticoat are sewing here.▪Long cloth and print cloth are selling here.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects cloths from Elenga.▪Agreed grace period is 4 months.

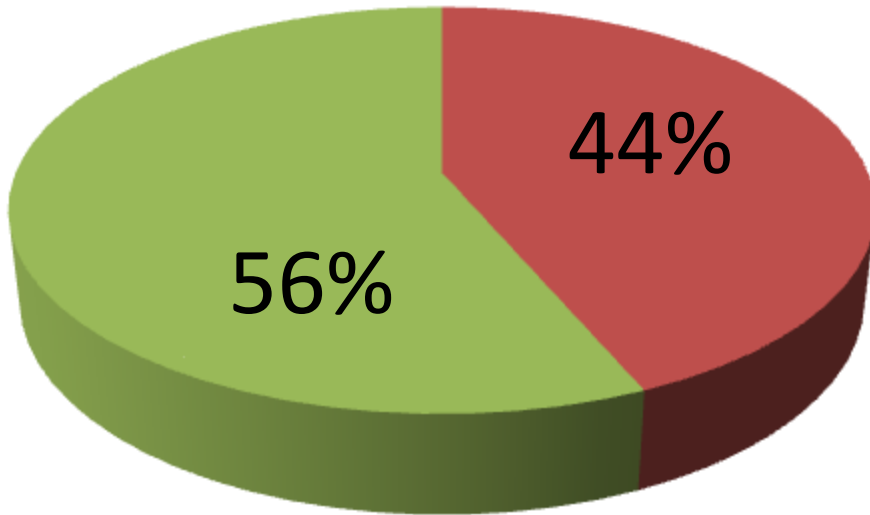
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Three piece, Petticoat, Blouse, Salwar, Gown etc	2,160	64,800	777,600
Wages(sewing)	100	3,000	36,000
Total Sales (A)	2,260	67,800	813,600
Less. Variable Expense			
Three piece, Petticoat, Blouse, Salwar, Gown, Long cloth, Print cloth etc	1,800	54,000	648,000
Total variable Expense (B)	1,800	54,000	648,000
Contribution Margin (CM) [C=(A-B)]	460	13,800	165,600
Less. Fixed Expense			
Electricity Bill		300	3,600
Transportation		800	9,600
Mobile bill		200	2,400
Entertainment		300	3,600
Salary (self)		6,000	72,000
Total fixed Cost (D)		7,600	91,200
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Three piece, Gown, Sal war, Blouse, Petticoat, Long cloth and print cloth	70,000	1,00,000	1,70,000
Sewing Machine	7,200	-	7,200
Total	77,200	1,00,000	1,77,200

Source of Finance



- Entrepreneur's Contribution 77,200
- Investor's Investment 100,000
- Total 177,200

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Three piece, Petticoat, Blouse, Salwar, Gown etc	3,600	108,000	1,296,000	1,334,880	1,374,926
Wages(sewing)	200	6,000	72,000	74,160	76,385
Total Sales (A)	3,800	114,000	1,368,000	1,409,040	1,451,311
Less. Variable Expense					
Three piece, Petticoat, Blouse, Salwar, Gown, Long cloth, Print cloth etc	3,000	90,000	1,080,000	1,112,400	1,145,772
Total variable Expense (B)	3,000	90,000	1,080,000	1,112,400	1,145,772
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	296,640	305,539
Less. Fixed Expense					
Electricity Bill		400	4,800	4,900	5,000
Transportation		1,000	12,000	13,000	13,000
Mobile bill & SMS Monitoring		300	3,600	3,650	3,750
Entertainment		300	3,600	3,700	3,700
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		4,000	48,000	49,000	50,000
Non Cash Item					
Depreciation		60	720	720	720
Total Fixed Cost		12,060	144,720	146,970	148,170
Net Profit (E) [C-D)		11,940	143,280	149,670	157,369
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	143,280	149,670	157,369
1.3	Depreciation (Non cash item)	720	720	720
1.4	Opening Balance of Cash Surplus		104,000	214,390
	Total Cash Inflow	244,000	254,390	372,479
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	104,000	214,390	332,479

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 9 Years
Quality cloth;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







FAMILY PICTURE



FAMILY PICTURE

