

A Nobin Udyokta Project

Shelly Fashion Tailors and Embroidery House



Presented by:

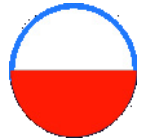
Md. Saiful Islam (Mizan)

Nu Identified and Prepared by :

Tanbidul Islam

Verified By: Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md.Saiful Islam (Mizan)
Age	:	34 years
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	Brothers- 5, Sisters- 3
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. Honupa Begum
(iii) Father's name	:	Md. Ismail Miah
(iv) GB member's info	:	Branch: Sonapur Centre: 13/ma Loan no: 1046 Group no: 03 Member since: 11-05-2001 First loan: Tk. 2000/- Existing loan: Tk. N/A, Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Eight

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

Present Occupation	:	Tailoring and Embroidary
Business Experiences	:	11 years
Training Info	:	
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2001. (13 years). NU invested GB Loan in his business, repaired their own house from business income . They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shelly Fashion Tailors and Embroidary House</i>
Address/ Location	:	Muktijuddha Market, Infront of Thana, Ramgonj, Laxmipur
Total Investment in BDT	:	400,000
Financing	:	Self BDT 200000 (from existing business) 50 % Required Investment BDT 200000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	10000/-
Proposed Salary		10000/-
Proposed Business Implementation Plan	:	30%
(i) % of present gross profit margin		
(ii) Estimated % of proposed gross profit margin		30%
(iii) Agreed grace period		4 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Investments in different categories (Existing Business)</u>			
1.Overlock Machine(1pc) = 7000/-	200000/-		
2. Embroidery Machine (Indian sandip) = 10000/-			
3. Embroidery Machine (Japanize) = 25000/-			
4.Sewing Machine(8pc) = 40000/-			
5.Iron(3pc) = 3000/-			
6.Shirt pasting, ball pasting, Bokrom, Botam, Chain = 10000/-			
7.Unstitch cloths (Borka, Shirt, Panjabi, Pant) = 30000/-			
8. Machinerics = 5000/-			
9. Furniture = 10000/-			
10. Cutting Table(2pc) = 10000/-			
11.Advance = 50000/-			
<u>Proposed Business</u>			
1.Botam guard Machine = 150000/-		200000/-	
3.Unstich Cloths(shirt, pant ,Panjabi, Borka, Botam, chain, shirt pasting, bokrom, Fusing = 50000/-			
			400000/-
Total Capital			

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from Dry wash , Embroidery , Making charge & Others	1500	45000	540000
Gross Profit	1500		
Less: Operating Costs			
Electricity bill		2000	24000
Generator bill		600	7200
Shop Rent		5000	60000
Night Guard bill (2 shop-showroom and Karkhana)		500	6000
Entertainment/Chanda		1000	12000
Salary Staff (Dry wash)		10000	120000
Mobile bill		500	6000
Present salary/Drawings- self		10000	120000
Non Cash Item:			
Depreciation Expenses		1292	15504
Total Operating Cost (D)		30892	370704
Net Profit (C-D):		14108	169296

Notes: There is no labor cost. Because labors are getting wages from own productions.

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Dry wash , Embroidery .Making charge , Folding charge & Others	2000	60000	720000	2200	66000	792000
Gross Profit]	2000	60000	720000	2200	66000	792000
Less: Operating Costs						
Electricity bill		2500	30000		2500	30000
Shop Rent		5000	60000		5000	60000
Night Guard bill (2 shop)		500	6000		500	6000
Generator bill(2 shop)		700	8400		700	8400
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000
Proposed Salary- Self		10000	120000		11000	132000
Proposed Salary- Staff (2)		15000	180000		15000	180000
Entertainment & Others		1000	12000		1000	10200
Non Cash Item:						
Depreciation Expenses (15%)		3167	38004		3167	38004
Total Operating Cost (D)		38367	460404		39367	472404
(Net Profit C-D) :		21633	259596		26633	319596
Pay back			120000			120000
Retained Income:			139596			199596

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	200000	
1.2	Net Profit	259596	319596
1.3	Depreciation (Non cash item)	38004	38004
1.4	Opening Balance of Cash Surplus		
	Total Cash Inflow	497600	357600
2.0	Cash Outflow		
2.1	Purchase of Product	200000	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000
	Total Cash Outflow	320000	120000
3.0	Net Cash Surplus	177600	237600

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen
- ✓ Well Known business man in locality.
- ✓ Provide quality Cloths.
- ✓ Experienced and skilled labor.

WEAKNESS

- ✓ Credit sales
- ✓ Increase products price.

OPPORTUNITIES

- ✓ Increase the demand of quality clothing products in locality.
- ✓ Purchase of new Folding Machine ,Because this machine is not available here.

THREATS

- ✓ Other competition
- ✓ Load shading
- ✓ Theft
- ✓ Fire.





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Thank you

For Further Information

Grameen Trust

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