

# ONONTO FABRICS



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**Grameen Shakti SamaJik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>RIZWANA RAHIM (MONIKA)</b>
Age	:	22-05-1974 (40 Years)
Education, till to date	:	Masters pass
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 Brother & 2 Sister
Present Address		Vill: Dobadia P.O: Uttarkhan P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>REHENA SULTANA</b>
(iii) Father's name	:	<b>LATE. ABDUR RAHIM</b>
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 64 (Female), Member ID: 8422, Group No: 05 Member since: 07-03-2005 (08 Years) First loan: 8,000 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	:	Sixteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-511975
Mother Contact No.	:	01712-800821
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Rehena Sultana is a member of Grameen Bank since 08 years. At first she took 8,000 taka loan from Grameen Bank. Rehena Sultana gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ONONTO FABRICS</b>
Location	:	Dobadia, Dokshinkhan, Dhaka
Total Investment in BDT	:	2,40,000 taka
Financing	:	Self BDT 1,20,000 (from existing business) 50% Required Investment BDT 1,20,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪Sallower, Three piece, School dress, Blouse, Gown, Petticoat are sewing &amp; selling here.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪Collects goods from Tongi, Islampur.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

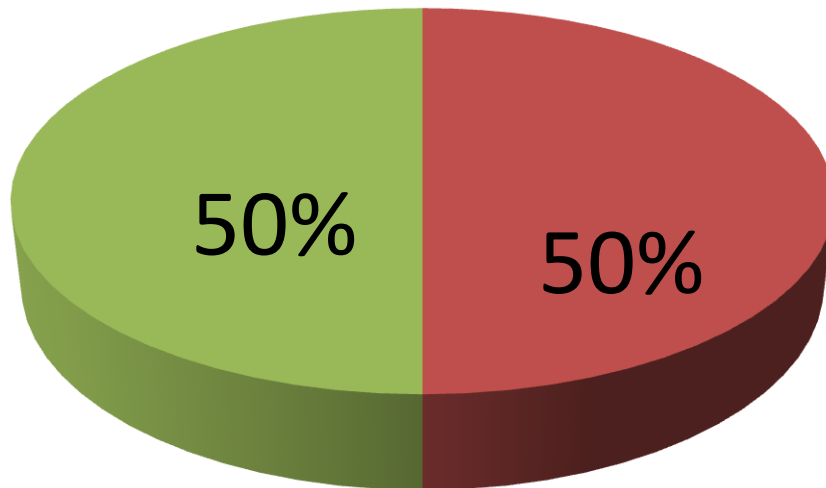
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sallower, Three piece, School dress, Blouse, Gown, Petticoat	2,400	72,000	864,000
Wages	500	15,000	180,000
<b>Total Sales (A)</b>	<b>2,900</b>	<b>87,000</b>	<b>1,044,000</b>
<b>Less. Variable Expense</b>			
Sallower, Three piece, School dress, Blouse, Gown, Petticoat	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		400	4,800
Mobile Bill		200	2,400
Salary (self)		6,000	72,000
Salary (Staff)		8,000	96,000
Transportation		1,000	12,000
Entertainment & Others		200	2,400
<b>Total fixed Cost (D)</b>		<b>19,800</b>	<b>237,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Print Cloth	60,000	1,10,000	1,70,000
Sewing Machine (4)	20,000	-	20,000
Accessories	10,000	10,000	20,000
Security	30,000	-	30,000
<b>Total</b>	<b>1,20,000</b>	<b>1,20,000</b>	<b>2,40,000</b>

## Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 120,000
- Total 240,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Sallower, Three piece, School dress, Blouse, Gown, Petticoat	4,200	126,000	1,512,000	1,542,240	1,573,085
Wages	600	18,000	216,000	220,320	224,726
<b>Total Sales (A)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,762,560</b>	<b>1,797,811</b>
<b>Less. Variable Expense</b>					
Sallower, Three piece, School dress, Blouse, Gown, Petticoat	3,500	105,000	1,260,000	1,285,200	1,310,904
<b>Total variable Expense (B)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,285,200</b>	<b>1,310,904</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,300</b>	<b>39,000</b>	<b>468,000</b>	<b>477,360</b>	<b>486,907</b>
<b>Less. Fixed Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		500	6,000	6,500	6,700
Mobile bill & SMS Monitoring		300	3,600	3,700	3,800
Salary (self)		7,000	84,000	84,000	84,000
Salary (Staff)		11,000	132,000	132,000	133,000
Transportation		2,000	24,000	25,000	25,500
Entertainment		233	2,800	3,000	3,400
<b>Non Cash Item</b>					
Depreciation		167	2,000	2,000	2,000
<b>Total Fixed Cost</b>		<b>25,200</b>	<b>302,400</b>	<b>304,200</b>	<b>306,400</b>
<b>Net Profit (E) [C-D]</b>		<b>13,800</b>	<b>165,600</b>	<b>173,160</b>	<b>180,507</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</b>	<b>48,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	120,000		
1.2	Net Profit	165,600	173,160	180,507
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus		119,600	246,760
	<b>Total Cash Inflow</b>	<b>287,600</b>	<b>294,760</b>	<b>429,267</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	120,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>168,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>119,600</b>	<b>246,760</b>	<b>381,267</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 16 Years  
Quality cloth & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures















