

Proposed NU Business Name : NEW MA-MONI FASHION TAILORS



Presented By
Shajjad Hossain Didar

NU Identified, Verified and PP prepared By
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BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Shajjad Hossain Didar	
Age	:	23 years	
Marital status	:	Single	
Children	:	-	
No. of siblings:	:	3 sisters, 3 brothers	
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. Hosneara Begum	
(iii) Father's name	:	Mr. Late Ismail Hossain	
(iv) GB member's info	:	Branch: Torpurchondhi	Centre # 41/M,
		Loanee no. 5791	Member since 2007,
		First loan: Tk.20000	
Further Information:		Existing loan: Tk.60000	Outstanding:8000Tk
(v) Who pays GB loan installment	:	NU	
(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 10	

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

Present Occupation	:	Tailoring shop
Trade license no-	:	00265
Business Experiences	:	2 years : He learned tailoring work from Hawkers Market, Chandpur and Chawk Bazar, Dhaka.
Other Own/Family Sources of Income	:	Brother (Service)
Other Own/Family Sources of Liabilities	:	-
NU Contact Info	:	01837284632
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2007. At first she took a loan amount of 20,000 taka. She used the loan for agriculture, duck-hen rearing and cow farming. She also used the loan for the education of her children. Now NU uses GB loan for his business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	New Ma-Moni Fashion Tailors
Address/ Location	:	Holding no-728-00,Matobbor Bari Road,Chandpur
Total Investment in BDT	:	220000 Taka
Financing	:	Self BDT 100,000 (from existing business) 45% Required Investment BDT 120,000 (as equity) 55%
Present salary/drawings from business (estimates)	:	6000 Taka
Proposed Salary	:	6500 Taka
Proposed Business	:	
(i) % of present gross profit margin	:	21%
(ii) Estimated % of proposed gross profit margin	:	11% (In proposed, NU will sell cloths also, so gross profit is decreased averagely)
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
(i) Different kind of stock items: Advanced- 10000 BKASH- 10000 Machine+Products+Furniture- 80000 (list in next slide)	1,00,000		
ii) Proposed items: Lady's whole cloth-100 yard 60000 Shirt piece- 20000 Pant piece- 40000		1,20,000	
Total Capital			220000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
<i>Income from sales</i>	700	18200	218400
Less: Cost of sales	550	14300	171600
Gross profit from sale(A)	150	5200	62400
Making charge (B)	800	20800	249600
Income from load(C)	50	1300	15600
Total Gross profit(A+B+C)	1000	26000	312000
Less: Operating Costs			
Electricity bill		600	7200
Shop Rent		700	8400
Entertainment		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		6000	72000
Present salary-Employee (2*8000)		16000	192000
Others cost		50	600
Non Cash Item:			
Depreciation Expenses		125	1500
Total Operating Cost (D)		23975	287700
Net Profit (C-D):		2025	24300

Notes:26 days in a month is counted here

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<i>Income from sales</i>	4200	109200	1310400	4300	111800	1341600	4400	114400	1372800
Less: Cost of sales	3700	96200	1164400	3775	98150	1177800	3850	100100	1201200
Gross profit from sales(A)	500	13000	156000	525	13650	163800	550	14300	171600
Making charge(B)	800	20800	249600	800	20800	249600	800	20800	249600
Income from load(C)	50	1300	15600	50	1300	15600	50	1300	15600
Total gross profit(A+B+C)	1350	35100	421200	1375	35750	429000	1400	36400	436800
Less: Operating Costs									
Electricity bill		1000	12000		1000	12000		1000	12000
Shop Rent		800	9600		800	9600		800	9600
Entertainment		200	2400		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		200	2400		200	2400		200	2400
Proposed Salary- Self		6500	78000		6500	78000		6500	78000
Proposed Salary- Staff (3)		(8000*2) +5000= 21000	252000		(8000*2)+ 5000= 21000	252000		(8000*2)+ 5000= 21000	252000
Others		50	600		50	600		50	600
Non Cash Item:									
Depreciation Expenses		125	1500		125	1500		125	1500
Total Operating Cost (D)		29875	358500		29875	358500		29875	358500
(Net Profit C-D) :		5225	62700		5875	70500		6525	78300
Payback to GT			48000			48000			48000
Retained Income:			14700			22500			30300

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	120000	-	-
1.2	Net Profit	62700	70500	78300
1.3	Depreciation (Non cash item)	1500	1500	1500
1.4	Opening Balance of Cash Surplus		11800	35800
	Total Cash Inflow	187800	83800	115600
2.0	Cash Outflow			
2.1	Purchase of Product	120000	-	-
2.2	Payment of GB Loan	8000	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000	48000
	Total Cash Outflow	176000	48000	48000
3.0	Net Cash Surplus	11800	35800	67600

SWOT ANALYSIS

STRENGTH

Longstanding relationship with GB.
Skilled dressmaker
Young and energetic.
Innovative

WEAKNESS:

Lack of fund.

OPPORTUNITIES:

Would be bigger dress maker & supplier.
Would create more employment opportunities.
People of neighboring area will get easy access to quality dress.

THREATS:

Theft.
Fire.
Load shedding.

Pictures







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Thank you