

A Nobin Udyokta Project

***Proposed NU Business Name :New Fashion Tailors &
Fabrics***

নিউ ফ্যাশন টেইলাস্‌ ও ফে

NU Identified and PP Prepared :
Md. Nazmul Karim (Manikganj Unit)
Verified by : Md. Khalilur Rahman

Presented by :
Md. Arif

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Arif
Age	:	30
Marital status	:	Married
Children	:	1 son ,1 Daughter
No. of siblings:	:	3 Brothers,1 sister (2 brothers jobholders,1 brother business)
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Razia
(iii) Father's name	:	Aizuddin
(iv) GB member's info	:	Branch: Gorpara, Manikganj Branch, Centre #7(P), Loanee no.: 1461 Member since : 1990 First loan: Tk. 2,500 Existing loan: Tk. 65,000 Outstanding: 53,500 taka
Further Information:		
(v) Who pays GB loan installment	:	NU's Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Five

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

Present Occupation	:	Tailoring Business
Trade License No:	:	246/14-15
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Father (Fish Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01721027021
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Father has been a member of Grameen Bank From 1990. At first he took a loan amount BDT 2,500 from Grameen Bank. NU's Father uses the GB Loan. NU's Father gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	New Fashion Trailers & Fabrics
Address/ Location	:	Ghosher Bazar,(chandair),ward no-07 Gaorpara Manikganj Sadar,Manikganj
Total Investment in BDT	:	3,50,000
Financing	:	Self BDT : 2,00,000 (from existing business) - 57 % Required Investment BDT : 1,50,000 (as equity) - 43%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 8,000
i. Proposed Business % of present gross profit margin	:	33% (25 +40)
ii. Estimated % of proposed gross profit margin	:	33% (25 +40)
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
i. Present stock items: Decoration :10,000 Furniture: Cutting counter :14,000 Cloth Rack :20,000 Machineries Items: Plain machine (1) : 20,000 Butterfly machine (2) : 11,000 Lock machine (1) : 6,000 All types cloths : 1,19,000	2,00,000		
i. Proposed Stock Items: All types cloths : 1,50,000 (Attached in next slide)		1,50,000	
Total Capital	2,00,000/-	1,50,000/-	3,50,000/-

Items list

Present items

Three pcs (500tk*20)	: 10,000
Shirt pcs(300 tk*50p)	:15000
Pant pcs (350 tk*40p)	:14000
Chapa three pcs(300 tk*33)	:10,000
Voil cloths(55 tk*360)	:20000
Borkha cloths (500 tk* 20 p)	:10,000
Toree cloth (Japanese)(100 tk*100 goz)	:10000
Tetron cloth (Japanese) (100 tk*100 goz)	:10,000
Drawing three pcs	:20,000
Total	=1,19,000

Proposed items

Three pcs (500tk*30)	: 15,000
Shirt pcs(300 tk*50p)	:15000
Pant pcs (350 tk*60p)	:21000
Chapa three pcs(300 tk*33)	:10,000
Voil cloths(55 tk*435)	:24000
Borkha cloths (500 tk* 30 p)	:15,000
Toree cloth (japanese)(150 tk*100 goz)	:15000
Tetron cloth (japanese) (100 tk*150 goz)	:15,000
Drawing three pcs (500tk *40p)	:20000
Total	=1,50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1000	30,000	3,60,000
<i>Less: Cost of sales</i>	750	22,500	2,70,000
Profit (25%) [A]	250	7,500	90,000
<i>Income from tailoring</i>	800	24000	2,88,000
<i>Less : cost of tailoring</i>	480	14,400	1,72,800
Profit (40%)(B)	320	9,600	1,15,200
Profit [A+B]=C	570	17,100	2,05,200
<i>Less: Operating Costs</i>			
Electricity bill		300	36,00
Entertainment		200	2400
Mobile bill		300	36.00
Present salary/Drawings- self		7000	84,000
Others		200	2400
Non Cash Item:			
Depreciation Expenses(367+463)		830	9,960
Total Operating Cost (D)		8,830	1,05,960
Net Profit (C-D):		8,270	99,240

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1500	45,000	5,40,000	2000	60,000	7,20,000
<i>Less: Cost of sales</i>	1125	33750	4,05,000	1500	45000	5,40,000
Profit (25%) [A]	375	11,250	1,35,000	500	15000	1,80,000
<i>Income from tailoring</i>	1000	30,000	3,60,000	1200	36000	4,32,000
<i>Less : cost of tailoring</i>	660	19,800	2,37,600	660	19,800	2,37,600
Profit (45%)	450	13,500	1,62,000	540	16,200	1,94,400
Profit [A+B]	825	24,750	2,97,000	1040	31,200	3,74,400
<i>Less: Operating Costs</i>						
Electricity bill		500	6000		500	6000
Entertainment		300	3600		300	3600
Mobile bill		500	6000		500	6000
Present salary/Drawings- self		8000	96000		000	96,000
Others		300	3600		300	3600
Depreciation Expenses(367+463)		830	9960		830	9960
Total Operating Cost (E)		10,430	1,25,160		10,430	1,25,160
Net Profit		14,320	1,71,840		20,770	2,49,240
GT payback			90,000			90000
Retained Income:			81,840			1,59,240

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	1,50,000	
1.2	Net Profit	1,71,840	2,49,240
1.3	Depreciation (Non cash item)	9960	9960
1.4	Opening Balance of Cash Surplus		91,800
	Total Cash Inflow	3,31,800	3,51,000
2.0	Cash Outflow		
2.1	Purchase of Product	1,50,000	
2.2	Payment of GB Loan*		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	2,40,000	90,000
3.0	Net Cash Surplus	91,800	2,61,000

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience
- Position of his store beside Highway.

WEAKNESS

- Opponent in same areas

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Theft

Pictures

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কোয়ালিটি
দামে ব্যাট ও বাবুস











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