EMON TAILORS



Nu Identified and PP Prepared by : Md. Ballal Hossain(Ramgonj <u>Unit)</u> Verified By: **Md. Nazrul Islam**

Presented by Md: Imam Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md: Imam Hossain			
Age	:	34 years (02/01/1982)			
Marital status	<u> </u> :	Married			
Children	:	02 Sons, 01 Daughter			
No. of siblings:	<u> </u> :	02 Brothes, 02 Sisters			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others		Mother			
Education,	:	Class ten.			

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

Present Occupation	:	Tailoring
Trade License		240
Business Experiences and Training Info	:	18 years His training period is 07 years at Dhaka. Start up Capital- 50,000.
Other Own/Family Sources of Income	:	Brother has another business (Garments item).
Other Own/Family Sources of Liabilities	:	N/A
NU Contract Info		01726154400
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 2011 (04 years). NU'S brother invested GB Loan in his business and repaired their own house from the income of his business. They also bought some cattle and land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

:	Emon Tailors
:	Zia Shopping Center , Ramgonj, Laxmipur .
••	1,92,000/-
	Self BDT 92,000 (from existing business) 48 % Required Investment BDT 1,00,000 (as equity) 52 %
:	8,000/-
	8,000/-
	50/% 50% +15% 5 months
	:

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present Stock items: Shop advance Furniture& Decoration Swing Machine (06Machin) Over lock Machine (01) Iron (02) Fan (03) IPS (01)	50000 6000 24000 4000 1000 2000 5000		
Proposed items: Decoration (Glass Box) 15000 Cloths(pant(50+50p), shirt -50 p, Tore -50 P, borkha-50 P) 85000		1,00,000/-	
Total Capital	92,000/-	1,00,000/-	1,92,000/-

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INFO ON EXISTING BUSINESS OPERATIONS

Doutionland	Existing Business (BDT)			
Particulars Particulars	Daily	Monthly	Yearly	
Sales (A)				
Less: Cost of sales (B)				
Profit (C) (A-B)]				
Income from Swing (D)	1700	51000	612000	
Total Gross Profit [E=C+D]	1700	51000	612000	
Less: Operating Costs				
Shop Rent		4000	48000	
Electricity bill		1700	20400	
Generator bill		300	3600	
Night Guard bill		300	3600	
Mobile bill		400	4800	
Present salary/Drawings- self		8000	96000	
Salary-Staff (05)		30000	360000	
Others cost(Trade Lic.Renew,Trans. Fees ,Entertain.Etc.)		400	4800	
Non Cash Item:				
Depreciation Expenses(2000+4000*10%+1000+1500+500*15%+24000+ 4000+5000*20%)		638	7656	
Total Operating Cost (D)		45738	548856	
Net Profit (C-D):		5262	63144	

FINANCIAL PROJECTION OF NU BUSINESS PLAN							
Particulars		Year 1 (BD	Τ)		Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Estimated Sales (A)	2000	60000	720000	2500	75000	900000	
Less: cost of sales (B)	1700	51000	612000	2125	63750	765000	
Gross Profit (C) [C=(A-B)]	300	9000	108000	375	11250	135000	
Income from Swing (D)	1800	54000	648000	2000	60000	720000	
Total profit [E=C+D)	2100	63000	756000	2375	71250	855000	
Less: Operating Costs							
Shop Rent		4000	48000		4000	48000	
Electricity bill		1700	20400		1900	22800	
Generator bill		300	3600		350	4200	
Mobile bill		500	6000		550	6600	
					Ì		

Present salary/Drawings- self

Salary –Staff (05)

Night Gard bill

Non Cash Item:

(Net Profit C-D):

Retained Income:

Pay Back

Depreciation Expenses

Total Operating Cost (D)

Others cost

CASH FLOW PROJECTION ON BUSINESS PLAN (REC, & PAY,)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	
1.2	Net Profit	203244	225444
1.3	Depreciation (Non cash item)	9156	9156
1.4	Opening Balance of Cash Surplus		152400
	Total Cash Inflow	312400	387000
2.0	Cash Outflow		
2.1	Purchase of Product	100000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160000	60000
3.0	Net Cash Surplus	152400	327000

SWOT Analysis

Strength

- ✓ Long standing relationship with Grameen.
- **√** Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

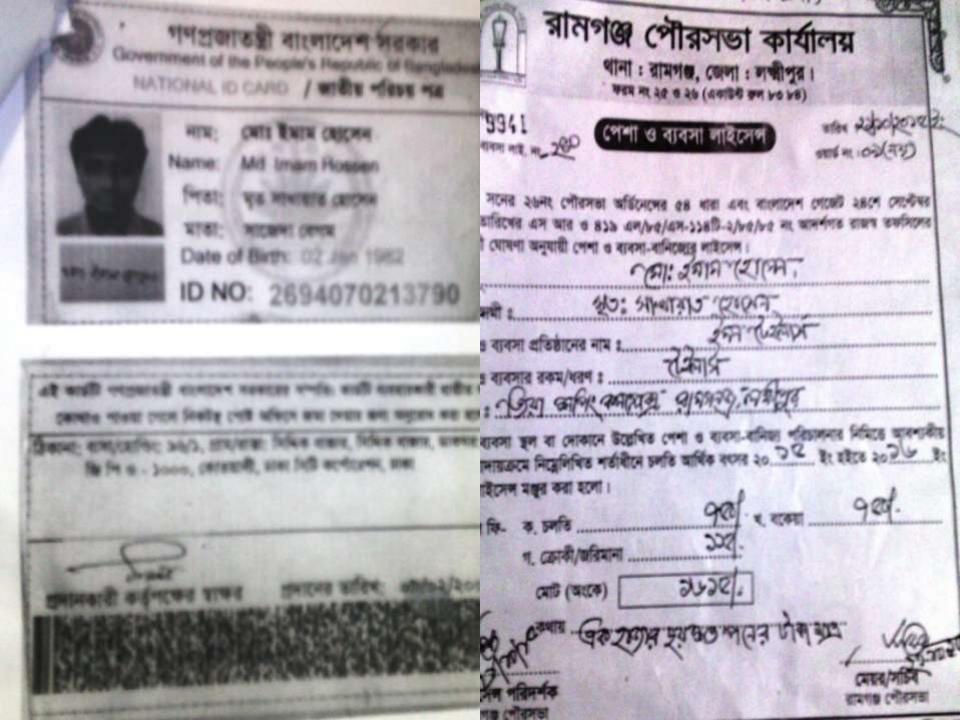
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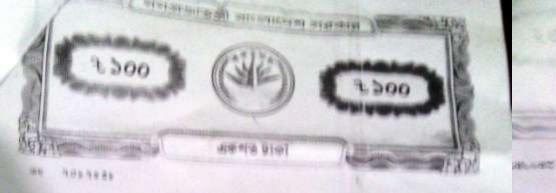
- ✓ Increase the demand of quality clothing products in locality.
- √ People are being conscious of quality
- ✓ Central point of market.

$\mathbf{T}_{\mathsf{HREATS}}$

- **✓** Political Unrest.
- **✓** Other competition.







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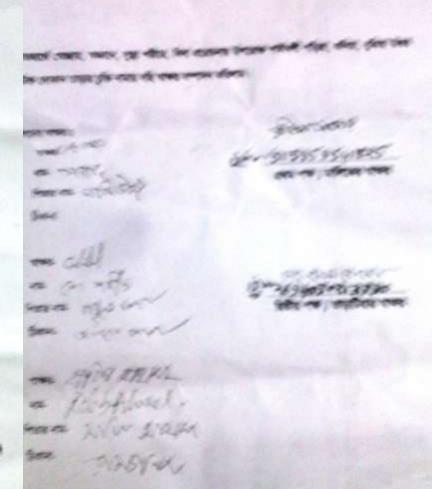
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Presented at GT's 21st Internal Design Lab on 5 November, 2015

For more information

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