

## Proposed NU Business Name: **MIM JENTS**



Project identification and prepared by: Md: Sirajul Islam (Rasal)  
Kaliakair Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



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

Name	:	<b>MD:MASUD KHAN</b>
Age	:	02/01/1984 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son and 1 Doughter
No. of siblings:	:	1 Brother .
Address	:	Vill: Vannara P.O: Mouchak P.S: Kaliakair, Dist: Gazipur.
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>MALAKA BEGUM</b>
(iii) Father's name	:	<b>MD: ABDUL AJIJ</b>
(iv) GB member's info	:	Branch: Mouchak, kaliakair                      Centre # 10(Female), Member ID: 6862/2    Group No: 01 Member since: 12/08/2000 (17 Years) First loan: BDT 3,000 /- Last loan : 10,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 9,560
(vi) Mobile lady	:	Mother
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No No

## ***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	:	06 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-440023
Family's Contact No.	:	01996-504213
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MALAKA BEGUM** joined Grameen Bank since 17 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM JENTS</b>
Location	:	Vannara Bazar, Kaliakair , Gazipur.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 1,20,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	06 ft x 10 ft= 60 square ft
Security of the shop	:	: 20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; shart,pant,jakat,gazgi, etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪ Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

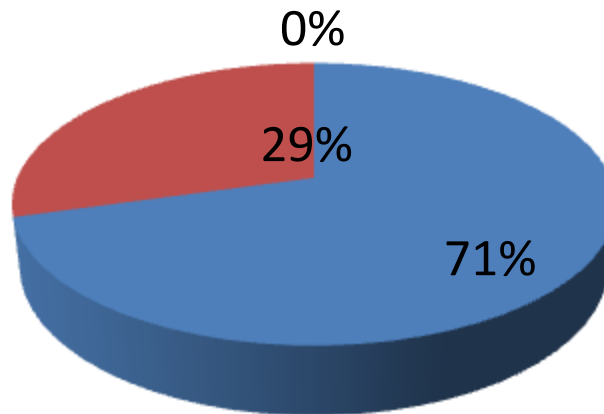
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shart,pant,gazgi,etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Shart,pant,gazgi,etc	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		200	2,400
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (self)		5,000	60,000
<b>Gard</b>		<b>200</b>	<b>2,400</b>
<b>Genator</b>		<b>200</b>	<b>2,400</b>
<b>Total fixed Cost (D)</b>		<b>7,500</b>	<b>90,000</b>
<b>Net Profit (E) [C-D)</b>		<b>10,500</b>	<b>126,000</b>

## Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Pant	50	400	20,000	100	40,000	60,000
Gazngi	150	250	37,500	0	0	37,500
Shart	100	230	23,000	0	0	23,000
Baby set	70	180	12,600	0	0	12,600
Security	0	0	20,000	0	0	20,000
Others	0	0	6,900	0	10,000	16,900
<b>Total</b>			<b>120,000</b>		<b>50,000</b>	<b>170,000</b>

## Source of Finance

■ Entrepreneur's contibution 1,20,000 ■ Investor's Investment 50,000  
■ Total 1,70,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>				
Shart,pant,gazgi,etc	5,200	156,000	1,872,000	1,965,600
<b>Total Sales (A)</b>	<b>5,200</b>	<b>156,000</b>	<b>1,872,000</b>	<b>1,965,600</b>
<b>Less. Variable Expense</b>				
Shart,pant,gazgi,etc	4,420	132600	1591200	1670760
<b>Total variable Expense (B)</b>	<b>4,420</b>	<b>132,600</b>	<b>1,591,200</b>	<b>1,670,760</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>780</b>	<b>23,400</b>	<b>280,800</b>	<b>294,840</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		200	2,400	2,400
Transportation		500	6,000	6,000
Mobile Bill		300	3,600	3,600
Entertainment		250	3,000	3,000
Salary		0	0	0
Salary (self)		5,000	60,000	60,000
<b>Gard</b>		<b>200</b>	<b>2400</b>	<b>2,400</b>
<b>Genator</b>		<b>200</b>	<b>2,400</b>	<b>2,400</b>
<b>Total Fixed Cost</b>		<b>7,650</b>	<b>91,800</b>	<b>91,800</b>
<b>Net Profit (E) [C-D]</b>		<b>15,750</b>	<b>189,000</b>	<b>203,040</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



# Cash flow projection on business plan (rec. & Pay)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	189,000	203,040
1.3	Depreciation (Non cash item)	2,400	2,400
1.4	Opening Balance of Cash Surplus		161,400
	<b>Total Cash Inflow</b>	<b>241,400</b>	<b>366,840</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>161,400</b>	<b>336,840</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Vannara Bazar, Kaliakair  
,Gazipur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



**Md. Masud Rana**  
Proprietor

Mob: 01710-440023

01924-569277

# MIM JENTS

All Kinds of Jents Germens Load Wholesaler & Retailers Sells.

**Vannara, Mouchak, Kaliakoir, Gazipur.**



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HOOP SUMMIT

COAST 93





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# FAMILY PICTURE

