

**Proposed NU Business Name: MIM FASHION**




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Elenga Unit, Tangail

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**Grameen Shakti  
Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MIM</b>
Age	:	30-12-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 0 Sisters
Address	:	Vill: Betdoba P.O: Kalihati P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother  Father
(ii) Mother's name	:	<b>MONOARA BEGUM</b>
(iii) Father's name	:	<b>MD MOSLEM UDDIN</b>
(iv) GB member's info	:	Branch:Kokdohora Member ID:3405 Member since:20 First loan: BDT 5000
Further Information:		Existing Loan: BDT 25000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Brother.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	011736-548580
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

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

**MONOARA BEGUM** joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIM FASHION</b>
Location	:	Kalihati market , Kalihati, Tangail
Total Investment in BDT	:	BDT 11,4800/-
Financing	:	Self BDT 948,000/-(from existing business) 83% Required Investment BDT 200000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 8 ft= 280 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing</li><li>▪ shart ,pant, gangi ,frog,three pice, baby set etc</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

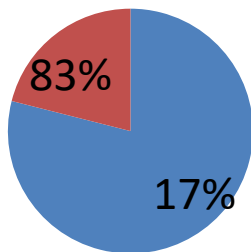
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Shart,Pant,Pangabi,Gangi,Three Pice	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	3,500	105,000	1,260,000
<b>Less. Variable Expense</b>			
Shart,Pant,Pangabi,Gangi,Three Pice	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	2,800	84,000	1,008,000
<b>Contribution Margin (CM) [C=(A-B)</b>	700	21,000	252,000
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		800	9,600
Transportation		500	6,000
Salary		5,000	60,000
Salary (stuff)		-	-
Entertainment		300	3,600
Guard		150	1,800
Generator Bill		-	-
Mobile		200	2,400
<b>Total fixed Cost (D)</b>		<b>9,950</b>	<b>119,400</b>
<b>Net Profit (E) [C-D)</b>		<b>11,050</b>	<b>132,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Shart,,,,	50	400	20,000	200	400	80,000	100,000
Pant	120	600	72,000	200	600	120,000	192,000
Pangabi	60	400	24,000			-	24,000
Gangi	60	200	12,000			-	12,000
Frog	25	800	20,000			-	20,000
Three Pice	30	1,000	30,000			-	30,000
Baby set	20	250	5,000			-	5,000
etc			15,000			-	15,000
security			650,000			-	650,000
Cash			100,000				100,000
			948,000			200,000	1,148,000

## Source of Finance



Entrepreneur Contrul	948,000
Investors Investment	200,000
<b>Total</b>	<b>1148000</b>

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Shart,Pant,Pangabi,Gangi,Three Pice	4,200	126,000	1,512,000	1,587,600	1666980
<b>Total Sales (A)</b>	4,200	126,000	1,512,000	1,587,600	1,666,980
<b>Less. Variable Expense</b>				-	-
Shart,Pant,Pangabi,Gangi,Three Pice	3,360	100,800	1,209,600	1,270,080	1,333,584
<b>Total variable Expense (B)</b>	3,360	100,800	1,209,600	1,270,080	1,333,584
<b>Contribution Margin (CM) [C=(A-B)</b>	840	<b>25,200</b>	<b>302,400</b>	<b>317,520</b>	<b>333,396</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		800	9,600	9,600	9,600
Transportation		700	8,400	8,400	8,400
Salary		5,000	60,000	60,000	60,000
Salary (stuff)		-	-	-	-
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Generator Bill		-	-	-	-
Mobile		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>10,250</b>	<b>123,000</b>	<b>123,000</b>	<b>123,000</b>
<b>Net Profit (E) [C-D)</b>		<b>14,950</b>	<b>179,400</b>	<b>194,520</b>	<b>210,396</b>
Payback			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1	Investment Infusion by Investor	200,000		
1	Net Profit	179,400	194,520	210,396
1	Depreciation (Non cash item)			
1	Opening Balance of Cash Surplus		99,400	274,300
	<b>Total Cash Inflow</b>	<b>379,400</b>	<b>354,300</b>	<b>484,696</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	200,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>99,400</b>	<b>274,300</b>	<b>404,696</b>

## *SWOT ANALYSIS*

### **S**TRENGTH

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

### **W**EAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

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

### **T**HREATS

Theft  
Fire  
Political unrest













