

Proposed NU Business Name: **MIM FASHION**



Project identification and prepared by: MD. Anarul Islam,
Mawna, Unit, Gazipur

Project verified by: :by:Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HARUNARASHID
Age	:	14-08-1982 (34 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Nogerhoula P.O: Gazipur, P.S:Sreepur, 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	:	MST SOKHINA KHATUN
(iii) Father's name	:	LAT ABDUL HAI
(iv) GB member's info	:	Branch: Gazipur Sreepur, Centre # 30(Female), Member ID: 2542/3, Group No: 03 Member since: 10-04-1999(18Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 1,00000/-, Outstanding loan:1,00,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	13 years experience in 13 Years running business. He has no training.
Other Own/Family Sources of Income	:	House rant
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-774744
Mother's Contact No.	:	01998-374532
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Mawna, Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SOKHINA KHATUN joined Grameen Bank since 18 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MIM FASHION
Location	:	Joina bazar
Total Investment in BDT	:	BDT 5,70,000/-
Financing	:	Self BDT 5,00,000/-(from existing business) 88% Required Investment BDT 70,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Share, Lunge, Pant, Three Pice etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

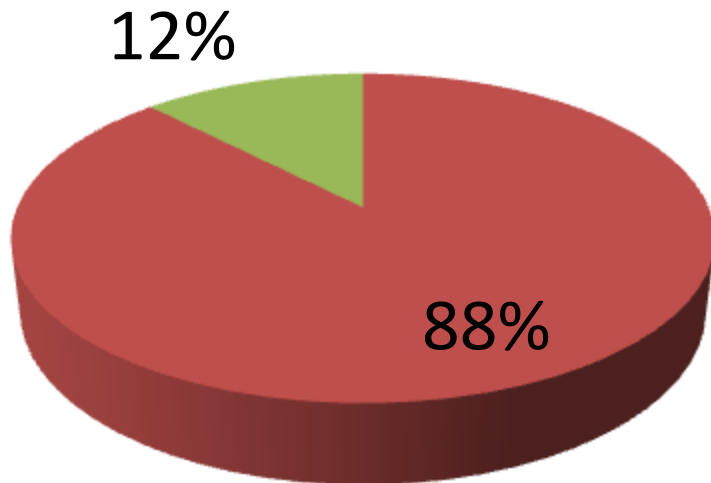
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Share, Lunge, Pant, Three Piece etc.	3,800	114,000	1,368,000
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Share, Lunge, Pant, Three Piece etc.	3,230	96,900	1,162,800
Total variable Expense (B)	3,230	96,900	1,162,800
Contribution Margin (CM) [C=(A-B)]	570	17,100	205,200
Less. Fixed Expense			
Rent		1,200	14,400
Electricity bill		7,00	8,400
Mobile Bill		2,00	2,400
Transportation		1,350	16,200
Salary (self)		5,000	60,000
Gird		1,50	1,800
Entertainment		2,00	2,400
Total fixed Cost (D)		8,800	105,600
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharee-300 pcs	1,50,000	25,000	1,75,000
Three piece 100pcs	30,000	3,000	33,000
Lunge 250pcs	87,500	21,000	1,08,500
Pant 50pcs	20,000	20,000	40,000
Baby cloth 150pcs	37,500	0	37,500
Shart 150 pcs	45,000	0	45,000
Security of the shop	1,15,000	0	1,15,000
Other	15,000	1,000	16,000
Total	5,00,000	70,000	5,70,000

Source of Finance



- Entrepreneur's Contribution 500,000
- Investor's Investment 70,000
- Total 570,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Share, Lunge, Pant, Three Piece etc.	6,000	180,000	2,160,000	2,268,000
Total Sales (A)	6,000	180,000	2,160,000	2,268,000
Less. Variable Expense				
Share, Lunge, Pant, Three Piece etc.	5,100	153,000	1,836,000	1,927,800
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		1,200	14,400	14,400
Electricity bill		8,00	9,600	9,800
Mobile Bill		3,00	3,600	3,800
Transportation		1,500	18,000	18,500
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Guard		1,50	1,800	2,000
Entertainment		3,00	3,600	3,600
Total Fixed Cost		12,250	1,47,000	1,48,100
Net Profit (E) [C-D]		14,750	1,76,800	1,92,100
Investment Payback			42,000	42,000

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	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	1,76,800	1,92,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		34,800
	Total Cash Inflow	2,46,800	2,26,900
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	1,00,000	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	2,12,000	42,000
3	Net Cash Surplus	34,800	1,84,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

মীম ফ্যাশন ওয়্যার

প্রোঃ মোঃ হারুন - অর- রশিদ আমিন মার্কেট, জৈনা বাজার, শ্রীপুর, গাজীপুর। মোবা : ০১৭১২-৭৭৪৭৪৪

RAINBOW FASHION W











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FAMILY PICTURE

