

Proposed NU Business Name :MIM GARMENTS



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.MINTU MIA
Age	:	25-09-1985(32Years)
Education, till to date	:	Class eight
Marital status	:	married
Children	:	2 daughter
No. of siblings:	:	4 Brothers, 1 Sister.
Address	:	Vill: cathory P.O nagourpur , P.S: nagourpur , Dist: Tangail.
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:ashia begum
(iii) Father's name	:	Md:ismail mia
(iv) GB member's info	:	Branch: nagourpur Centre # 23/m(Female), Member ID : 1782/1 , Group No: 02 Member since:08/05/2002 First loan: BDT 5000 /-
Further Information:		Outstanding loan: 50000
(v) Who pays GB loan installment	:	FATHER
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	agricultural
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720295373
Family's Contact No.	:	0177338191
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST:ASHIA BEGUM

joined Grameen 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural

Proposed Nobin Udyokta Business Info

Business Name	:	MIM GARMENTS
Location	:	Collage rode nagourpur bazaar tangail
Total Investment in BDT	:	BDT340,000/-
Financing	:	Self BDT 270000/- (from existing business 89% Required Investment BDT 70,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 8 ft= 200square ft
Security of the shop	:	300000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; gens pant ,shirt small shirt gangue lunge shire three quarter langa etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rent.▪Collects goods from dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

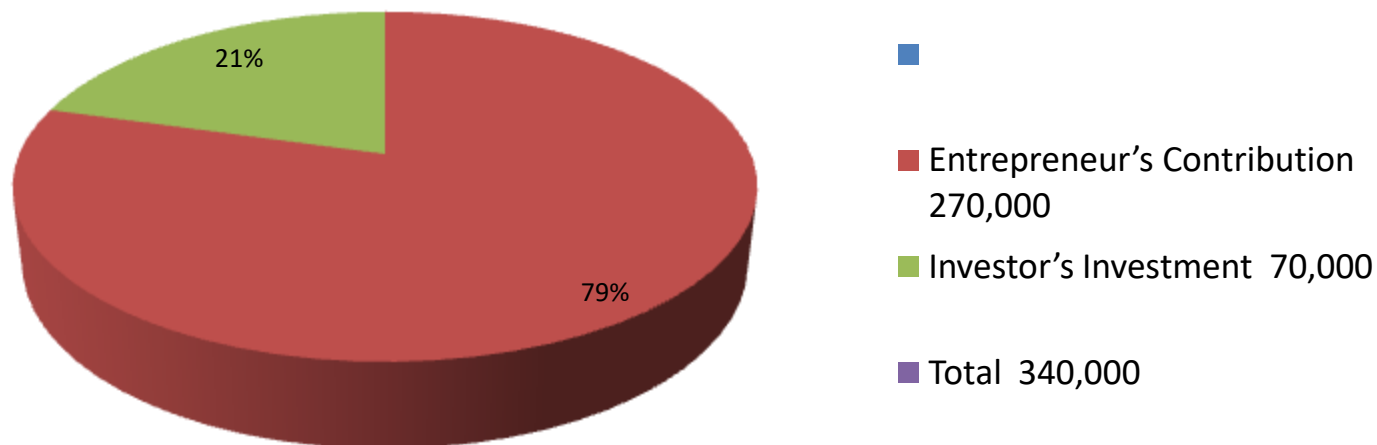
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
gens pant ,shirt small shirt gangue lunge shire three quarter langa	3300	99400	1192800
Total Sales (A)	3300	99400	1192800
Less. Variable Expense			
gens pant ,shirt small shirt gangue lunge shire three quarter langa	0	79520	954240
Total variable Expense (B)	0	79520	954240
Contribution Margin (CM) [C=(A-B)]	0	19880	238160
Less. Fixed Expense			
Rent		3200	38400
Electricity Bill		300	3600
Transportation		1000	12000
Mobile Bill		300	3600
Entertainment		500	6000
Gurd		80	960
janitor		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		10380	124560
Net Profit (E) [C-D]		9500	114000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Gens pant	40000	20000	60000
Shirt	37500		37500
Shire	20000		20000
Frog ladies	40000		40000
Small shirt	40000		40000
Gangue	30000		30000
Three quarter	20000	40000	60000
pabgabi	12500	10000	22500
Lunge	20000		20000
Lunge gangi	10000		10000
Total	270000	70,000	340000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)				
gens pant ,shirt small shirt gangue lunge shire three quarter langa	99400	1192800	1252440	1315062
Total Sales (A)	99400	1192800	1252440	1315062
Less. Variable Expense				
gens pant ,shirt small shirt gangue lunge shire three quarter langa	79520	954240	1001952	10520450
Total variable Expense (B)	79520	954240	1001952	1052049
Contribution Margin (CM) [C=(A-B)	19880	238560	250488	263013
Less. Fixed Expense				
TRANSPROCATION	1000	12000	12000	12000
Rent	3200	38400	38400	38400
genitor	0	0	0	0
Electricity Bill	300	3600	3600	3600
Guard	80	960	960	960
Mobile Bill	300	3600	3800	3800
Entertainment	500	6000	6200	6200
Salary (self)	5000	60,000	60,000	60,000
Total Fixed Cost	10380	124560	114400	114400
Net Profit (E) [C-D)	9500	114000	136088	148613
Investment Payback		28000	28000	28000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	114,000	136088	148613
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		86000	194088
	Total Cash Inflow	184000	222088	342701
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28,000	28,000
	Total Cash Outflow	98000	28,000	28000
3	Net Cash Surplus	86000	194088	314701

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 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



স্মিন্ট

মিম গার্মেন্টস এন্ড বস্ত্রবিতান

মোঃ মিম

সার্বভৌম তৈরি পোষাক ও, অভিজাত শাড়ীর নির্ভরযোগ্য প্রতিষ্ঠান।
কলেজ রোড, নগরপুর বাজার, নাগরপুর, টাঙ্গাইল, মোবাইলঃ ০১৭২০-২















FAMILY PICTURE

