Proposed NU Business Name: MAHELA FASHION



Project identification and prepared by: MD. Habil Uddin Shah, Keranigonj Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta			
Name	:	SHOHEL RANA	
Age	:	27-12-1991 (24 Years)	
Education, till to date	:	H.S.C	
Marital status	:	Unmarried	
Children	:	N/A	
No. of siblings:	:	2 Brothers & 1 Sister	
Address	:	Vill: Gowal Khali, P.O: Ruhitpur, P.S: Keranigonj, Dist: Dhaka	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father MAHELA BEGUM KOLIMUDDIN Branch: Basta Keranigonj, Centre # 22(Female), Member ID: 4472, Group No: 09 Member since: 05-02-1994 (22 Years) First loan: BDT 3,000	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 80,000, Outstanding loan: BDT 64,160 Father No 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		7 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	••	Business
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01858-914235
Mother's Contact No.	:	-
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

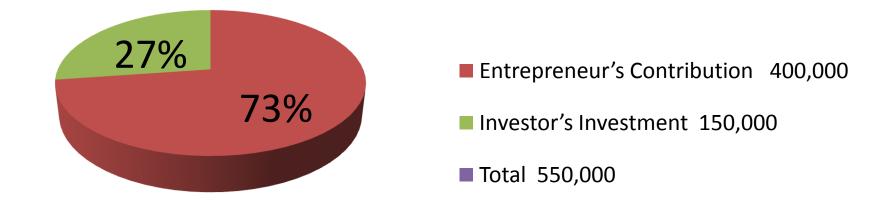
MAHELA BEGUM joined Grameen Bank since 22 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	MAHELA FASHION		
Location	:	Ruhitpur, Keranigonj, Dhaka		
Total Investment in BDT	:	BDT 5,50,000/-		
Financing	:	Self BDT 4,00,000/- (from existing business) 73% Required Investment BDT 1,50,000/- (as equity) 27%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	12 ft x 12 ft= 144 square ft		
Security of the shop	:	BDT 2,06,000/-		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Jeans pant, Shirt, T-Shirt etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing one employee. After getting equity fund one 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)						
Cloths	4,000	120,000	1,440,000			
Total Sales (A)	4,000	120,000	1,440,000			
Less. Variable Expense						
Cloths	3,200	96,000	1,152,000			
Total variable Expense (B)	3,200	96,000	1,152,000			
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000			
Less. Fixed Expense						
Rent		3,500	42,000			
Electricity Bill		500	6,000			
Mobile Bill		200	2,400			
Salary (self)		5,000	60,000			
Transportation		1,000	12,000			
Entertainment		400	4,800			
Guard		400	4,800			
Generator Bill		300	3,600			
Salary (staff)		2,500	30,000			
Total fixed Cost (D)		13,800	50,400			
Net Profit (E) [C-D)		10,200	237,600			

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Jeans Pant (150 x 600)	90,000	100,000	190,000		
Gabadin Pant (80 x 500)	40,000	0	40,000		
Shirt (L) (100 x 450)	45,000	50,000	95,000		
Shirt (M) (50 x 300)	15,000	0	15,000		
T-Shirt (150 x 200)	30,000	0	30,000		
Frog, Scarf etv	33,000	0	33,000		
T-Shirt (L)	22,500	0	22,500		
Others	124,500	0	124,500		
Total	400,000	150,000	550,000		

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Cloths	6,000	180,000	2,160,000	2,268,000	2,381,400	
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400	
Less. Variable Expense						
Cloths	4,800	144,000	1,728,000	1,814,400	1,905,120	
Total variable Expense (B)	4,800	144,000	1,728,000	1,814,400	1,905,120	
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280	
Less. Fixed Expense						
Rent		3,500	42,000	42,000	42,000	
Electricity Bill		500	6,000	7,000	8,000	
Mobile Bill		300	3,600	3,000	3,400	
Salary (self)		5,000	60,000	60,000	60,000	
Transportation		1,500	18,000	20,000	22,000	
Entertainment		400	4,800	5,500	6,000	
Guard		400	4,800	5,500	6,000	
Generator Bill		300	3,600	4,000	4,500	
Salary (staff)		5,000	60,000	60,000	60,000	
Total Fixed Cost		16,900	202,800	207,000	211,900	
Net Profit (E) [C-D)		19,100	229,200	246,600	264,380	
Investment Payback			60,000	60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	229,200	246,600	264,380
1.3	Depreciation (Non cash item)		1	-
1.4	Opening Balance of Cash Surplus		169,200	355,800
	Total Cash Inflow	379,200	415,800	620,180
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	169,200	355,800	560,180

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:2

Experience & Skill: 7 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

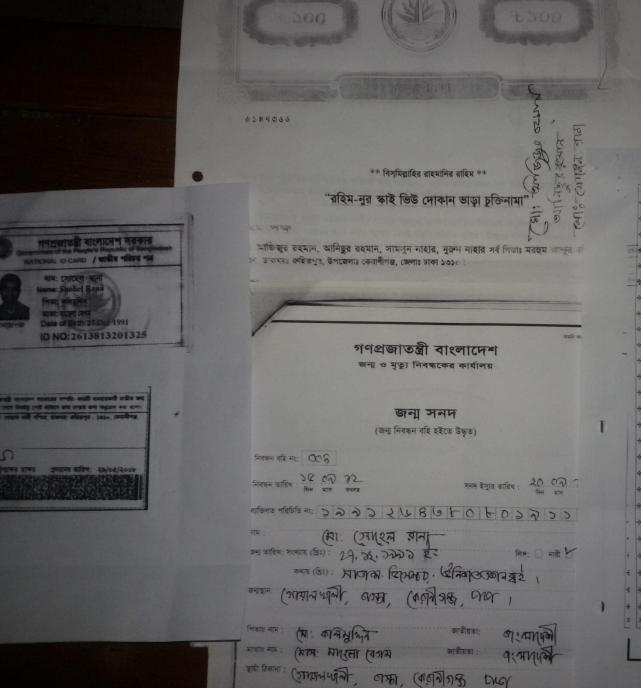


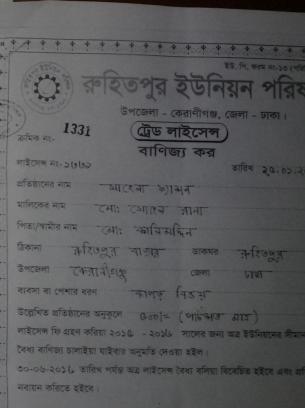












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FAMILY PICTURE

