

## Proposed NU Business Name: **E.R FASHION**



Project identification and prepared by: Md.Kazem Uddin ,  
Bason Unit, Gazipur

Project verified by: MD. Rofiquil Islam



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

Name	:	<b>SABRINA HAQ ELA</b>
Age	:	20-08-1994 (22 Years)
Education, till to date	:	BSC(Hons)
Marital status	:	Single
Children	:	No
No. of siblings:	:	2 Sisters
Address	:	Vill: Chandona,P.O.: Chandona ;P.S: Joydebpur ;Dist: Gzipur
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>MOMOTAZ</b>
(iii) Father's name	:	<b>IMDADUL HAQ</b>
(iv) GB member's info	:	Branch: Bason, Centre # 69 (Female), Member ID: 5781, Group No: 03 Member since: 08-09-19934 (22 Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 50,000/-, Outstanding loan: BDT 28,100
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has no trained
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01677597352
Fathers Contact No.	:	01711248715, 01711510067
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOMOTAZ** is a member of Grameen Bank. since 22 years. At first he took 4000 taka loan from Grameen Bank. **MOMOTAZ** gradually took loan from GB. Utilize loan in Buying Cow.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>E.R FASHION</b>
Location	:	Masterbari Road , Chandana , Gazipur
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 6,000
Proposed Salary	:	BDT 6,000
Size Of Shop	:	10 ft *12 ft=120 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 Pant, Shirt, Gins, Gabating, Long cloth, Machine etc.</li><li>▪The business is operating by entrepreneur. Existing No 1 employee.</li><li>▪Collects goods from Dhaka.</li><li>▪The shop is Rent.</li><li>▪Average Gain on Sale 15%</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pant, Shirt, Geans, Gabading ,Long clothe etc	2500	75000	900000
<b>Needlework</b>	300	9000	108000
<b>Total Sales (A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Less. Variable Expense</b>			
Pant, Shirt, Geans, Gabading ,Long clothe etc	2125	63750	765000
<b>Total variable Expense (B)</b>	<b>2125</b>	<b>63750</b>	<b>765000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20250</b>	<b>243000</b>
<b>Less. Fixed Expense</b>			
Rent		1300	15000
Electricity Bill		1000	12000
Mobile bill		300	3600
Guard		-	-
Transportation		400	4800
<b>Entertainment</b>		300	3600
<b>Salary(Self)</b>		<b>6000</b>	<b>72000</b>
<b>Salary(Staff)</b>		<b>3000</b>	<b>36000</b>
<b>Total fixed Cost(D)</b>		<b>12300</b>	<b>147600</b>
<b>Net Profit(E) [C-D]</b>		<b>7950</b>	<b>95400</b>

# INVESTMENT BREAKDOWN

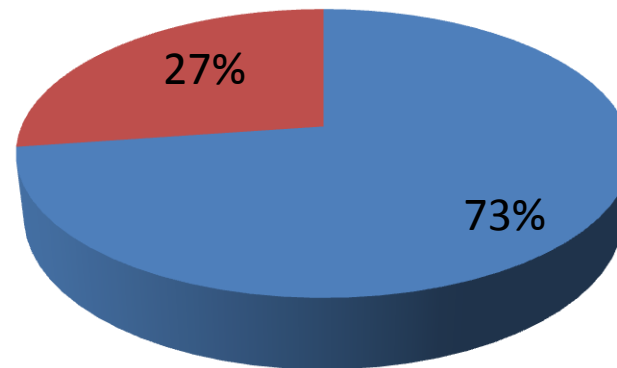
Particulars	Existing	Proposed	Proposed Total
Pant,Shirt, Geans	264000	75000	339000
Gabading, Long yard	76000	30000	106000
Machine	60000	45000	105000
	400000	150000	550000
Total			

## Source of Finance

■ Entrepreneur Contribution=400000

■ Investors Investment=150000

■ Total=550000



# Financial Projection

Particular	Daily	Monthly	1st Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Pant,Shirt,Geans, etc	4000	120000	1440000	1512000	1587600
<b>Needlework</b>	300	9000	108000	113400	119070
<b>Total Sales (A)</b>	4300	129000	1548000	1625400	1706670
<b>Less. Variable Expense</b>					
Pant,Shirt,Geans, etc	3400	102000	1224000	1285200	1349460
<b>Total variable Expense (B)</b>	3400	102000	1224000	1285200	1349460
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27000	324000	340200	357210
<b>Less. Fixed Expense</b>					
Rent		1300	15600	15600	15600
Electricity Bill		1000	12000	12000	12000
Mobile bill		300	3600	3600	3600
Transportation		400	4800	5000	5200
<b>Entertainment</b>		300	3600	3600	3600
<b>Salary(Self)</b>		<b>6000</b>	<b>72000</b>	72000	72000
<b>Salary(Staff)</b>		<b>6000</b>	<b>72000</b>	72000	72000
<b>Total fixed Cost(D)</b>		<b>15300</b>	<b>183600</b>	<b>183800</b>	<b>184000</b>
<b>Net Profit(E) [C-D]</b>		<b>11700</b>	<b>140400</b>	156400	173210
<b>Investment Payback</b>			60000	60000	60000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	140,400	156,400	173210
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80,400	176800
	<b>Total Cash Inflow</b>	290400	236800	350010
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	210,000	60000	
3	<b>Net Cash Surplus</b>	80,400	176800	290010

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0,Others:01  
Experience & Skill : 3 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures

গ্রামী গফোন

ই. আর ফ্যাশন

শামীমা কমপ্লেক্স, চান্দনা (দক্ষিণ পাড়া), জয়দেবপুর, গাজীপুর

Tailor's & Fabrics

Shamima Market, Gazipur. Mob: E 01711-510067, R 01923-522983



Limon Art 01937 894571



**Match Schedule - 2014 FIFA World Cup Brazil**

**GROUPS**

Group	Team 1	Team 2	Match Date
A	Colombia	Ghana	16/06/14
A	Colombia	Costa Rica	21/06/14
A	Colombia	Greece	25/06/14
A	Colombia	Ukraine	29/06/14
B	France	Nigeria	16/06/14
B	France	Switzerland	21/06/14
B	France	Italy	25/06/14
B	France	Spain	29/06/14
C	Spain	Chile	16/06/14
C	Spain	Paraguay	21/06/14
C	Spain	Ukraine	25/06/14
C	Spain	South Korea	29/06/14
D	Germany	USA	16/06/14
D	Germany	Ghana	21/06/14
D	Germany	Portugal	25/06/14
D	Germany	England	29/06/14
E	Italy	Spain	16/06/14
E	Italy	France	21/06/14
E	Italy	Germany	25/06/14
E	Italy	USA	29/06/14
F	England	USA	16/06/14
F	England	Germany	21/06/14
F	England	France	25/06/14
F	England	Italy	29/06/14
G	USA	France	16/06/14
G	USA	Germany	21/06/14
G	USA	Italy	25/06/14
G	USA	England	29/06/14
H	France	Germany	16/06/14
H	France	Italy	21/06/14
H	France	England	25/06/14
H	France	USA	29/06/14
I	Spain	Germany	16/06/14
I	Spain	France	21/06/14
I	Spain	Italy	25/06/14
I	Spain	England	29/06/14
J	Germany	France	16/06/14
J	Germany	Italy	21/06/14
J	Germany	England	25/06/14
J	Germany	USA	29/06/14
K	France	Germany	16/06/14
K	France	Italy	21/06/14
K	France	England	25/06/14
K	France	USA	29/06/14
L	Spain	Germany	16/06/14
L	Spain	France	21/06/14
L	Spain	Italy	25/06/14
L	Spain	England	29/06/14

**QUARTER-FINALS**

Match	Team 1	Team 2	Date
1	France	Germany	30/06/14
2	Spain	USA	01/07/14
3	Italy	England	03/07/14
4	France	Germany	03/07/14

**SEMI-FINALS**

Match	Team 1	Team 2	Date
5	France	Spain	05/07/14
6	Germany	Italy	05/07/14

**FINAL**

Match	Team 1	Team 2	Date
7	France	Germany	12/07/14

**MATCH FOR THIRD PLACE**

Match	Team 1	Team 2	Date
8	Spain	Italy	09/07/14

**Keel For The Heat**

**POWER SHOT**

**SEWING MACHINE**

MODEL: ...

CONVERT: ...

W: ...

H: ...

...



**Kool**  
For The Real Man

**MATCH SCHEDULE - 2014 FIFA WORLD CUP BRAZIL**

GROUP OF B

Match	Time	Score
Spain vs Chile	18:00	5-0
Spain vs Netherlands	21:00	5-1
Spain vs Croatia	18:00	1-1
Spain vs Mexico	21:00	2-0
Spain vs Cameroon	18:00	2-1
Spain vs USA	21:00	2-0
Spain vs South Korea	18:00	2-0
Spain vs Belgium	21:00	2-1
Spain vs Russia	18:00	1-4
Spain vs France	21:00	2-1
Spain vs Germany	18:00	1-7
Spain vs Brazil	21:00	1-7

**QUARTER-FINALS**

Match	Time	Score
Spain vs France	18:00	2-1
Spain vs Germany	21:00	1-8
Spain vs Netherlands	18:00	5-3
Spain vs Belgium	21:00	2-1

**SEMIFINALS**

Match	Time	Score
Spain vs France	18:00	2-1
Spain vs Germany	21:00	1-8

**FINAL**

Match	Time	Score
Spain vs France	18:00	2-1

**POWER SEW**

MODEL: MACHINERY  
CONTENT: 1 PC  
NEW: 2014  
C.W. 20W  
NEED: 100/15

**SEWING MACHINE**

MODEL: MACHINERY  
CONTENT: 1 PC  
NEW: 2014  
C.W. 20W  
NEED: 100/15





Wool  
SERVING THE WORLD CAP MARKET

Product	Price
Wool	...
...	...
...	...

Wool

Wool



ALCOTT  
₹19







উন্নয়ন বা ইন্ডিয়ান জুজ

ALCOTT  
419

শু কাউন্সেল হার্ম পাতাল  
একটি সফল ও স্বাস্থ্যকর জীবন  
একটি সফল ও স্বাস্থ্যকর জীবন

SEWING MACHINE

SEWING MACHINE  
MODEL  
MACHINE NO.  
CONTENT: 1 PC  
N.W: 26.5 kg  
G.W: 34 kg  
MEAS: 400x300x150

CUT-2 SH  
POWER SHIRT



স্বাধীনতা হাট

স্বাধীনতা হাট

স্বাধীনতা হাট

স্বাধীনতা হাট

স্বাধীনতা হাট

**SEWING MACHINE**  
SEWING MACHINE

MODEL:   
MACHINE NO:   
CONTENT: 1 PC   
N.W: 28.5 kg   
G.W: 34 kg   
MEAS: 47x33x45cm

CUT-2-50  
POWER SHOW



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: সাবরিনা হক ইলা  
Name: SABRINA HAQ ELA  
পিতা: ইমদাদুল হক  
মাতা: মমতাজ

স্বাক্ষর

Date of Birth: 20 Aug 1994

ID NO: 19943313023000300

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাজটি ব্যবহারকারী ব্যতীত অন্য  
কোনো পক্ষের কাছে নিষ্কর্তৃত্ব পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: এম.বাক্ক: চন্দনা (পার্ট), চন্দনা (পার্ট), ডাকঘর: চন্দনা - ১৭০২,  
গাজীপুর সদর, গাজীপুর সিটি কর্পোরেশন, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৭/০৯/২০১৩



