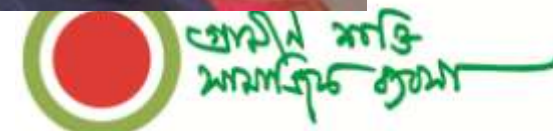


Proposed NU Business Name: E.M. FASHION GALLERY



Project identification and prepared by: Md Nazim Uddin,
Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ELIUS KHAN
Age	:	01-01-1988 (30 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	1Dauther1 Son
No. of siblings:	:	1Brothers 1Sisters
Address	:	Vill: KALIYA ,PO: NAGARPAR ,P.S: Nagarpur, 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 MOST:AMANA KHAN	:	
(iii) Father's name MD:SHAHADAT HOSSIN KHAN	:	
(iv) GB member's info	:	Branch: NAGARPAR Centre # 27/M (Female), Member ID: 1983Group No:02 Member since: 07-05-2013(5Years) First loan: BDT = 5000 Last Loan =18000 Outstanding loan:= NIL
Further Information:	:	
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA TMSS BURO, etc	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	0 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01705185734
Family's Contact No.	:	01917990572
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST : AMANA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

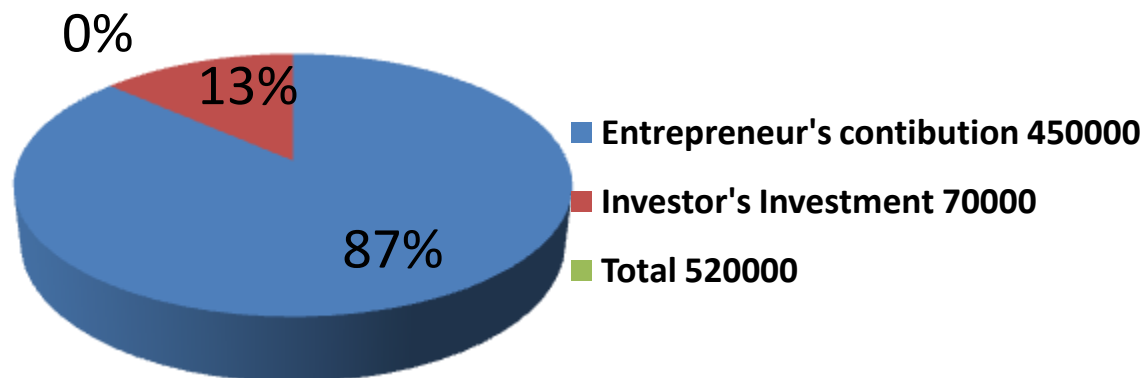
Business Name	:	E.M. FASHION GALLERY
Location	:	COLLAGE ROAD ,MAIN MARKET NAGARPAR ,TANGAIL
Total Investment in BDT	:	BDT5,20 ,000/-
Financing	:	Self BDT 4,50,000/- (from existing business) 87 % Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 10ft= 250square ft
Security of the shop	:	BDT300,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;gincs pant , gavading pant shart gangi jaket ,orna shariee etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from .DHAKA▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)	4,000	120,000	1,440,000
GARMENTS	0	0	0
Servicing	4,000	120,000	1,440,000
Total Sales (A)			
Less. Variable Expense	3,200	96,000	1,152,000
Motor Cycle Parts	3,200	96,000	1,152,000
Total variable Expense (B)	800	24,000	288,000
Contribution Margin (CM) [C=(A-B)]			
Less. Fixed Expense		4,200	50,400
Rent		300	3,600
Electricity Bill		500	6,000
Transportation		5,000	60,000
Salary (self)		0	0
Entertainment		200	2,400
Graud Bill		100	1,200
Generator Bill		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		10,700	128,400
Net Profit (E) [C-D]		13,300	159,600

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
janchpant	80	550	44000	janchpant	50	500	25,000	69,000
Gavading	40	300	12000	gavading	50	500	25,000	37,000
Sharee	25	600	15000	Sharee	20	500	10,000	25,000
orna	100	80	8000	orna	50	100	5,000	13,000
gangi	150	200	30000				0	30,000
hijab	60	100	6000				0	6,000
longi	40	250	10000	longi	25	200	5,000	15,000
gamcha	50	60	3000					3,000
Others			22000	Others		22000		22,000
Security of Shop			3,00,000					3,00,000
Machinaries								0
Total			450,000				70,000	520,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Motor Cycle Parts	5,500	165,000	1,980,000	2,079,000	2,182,950
Servicing	0	0	0	0	0
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Motor Cycle Parts	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		4,200	50,400	50,400	50,400
Electricity Bill		330	3,960	4,158	4,366
Transportation		550	6,600	6,930	7,277
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		110	1,320	1,386	1,455
Generator Bill		105	1,260	1,323	1,389
Mobile Bill		315	3,780	3,969	4,167
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,830	129,960	130,938	131,965
Net Profit (E) [C-D]		22,170	266,040	284,862	304,625
Investment Payback			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Cash Inflow			
1.2	Investment Infusion by Investor	70,000		
1.3	Net Profit	266040	2840862	304625
1.4	Depreciation (Non cash item)		238,040	494,902
	Opening Balance of Cash Surplus	336,040	522,902	799,527
2	Total Cash Inflow			
2.1	Cash Outflow	70,000		
2.2	Purchase of Product			
2.3	Payment of GB Loan	28,000	28,000	28,000
	Investment Pay Back (Including Ownership Tr. Fee)	98,000	28,000	28,000
3	Total Cash Outflow	238,040	494,902	771,527

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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



স্বাধীনতা
স্বাধীনতা
স্বাধীনতা

গ্রামীণ শক্তি সামাজিক ব্যবসা লিঃ

ফর্ম নং-৩

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: ই. এম. খ্যাশন গ্যালারী

ইউনিটের নাম: নাগবপু.ব

প্রকল্প প্রস্তাব গ্রহণের তারিখ: ২৩/০২/২০১৪

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রীঃ ইন্দিয়াখান

বয়স: ২৬ বছর জন্ম তারিখ: ০২/০২/১৯৮৮

জাতীয় পরিচয়পত্র নম্বর: ১৭৪৪৩১২৮৫৩০০০৩২

শিক্ষাগত যোগ্যতা: ডিগ্রি

বৈবাহিক অবস্থা: বিবাহিত

ছেলে-মেয়ের সংখ্যা: ১ ছেলে

ডাই/বোনের সংখ্যা: ১ ছেলে ১ মেয়ে

বর্তমান ঠিকানা: গ্রাম: কান্দিয়া

পো: হুইইউ/উদ্যা

থানা: নাগবপু.ব

















FAMILY PICTURE

