

Proposed NU Business Name: **BRISHTI JEWELERS**



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Nagorpur Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHIPON KORMOKAR
Age	:	20-05-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	03 Brothers
Address	:	Vill: Bbanapara P.O: Babnapara P.S: Nagorpur , 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	:	SWOROSHWOTI KORMOKAR
(iii) Father's name	:	SUNIL KARMAKAR
(iv) GB member's info	:	Branch: Nagorpur , Centre # 40(Female), Member ID: 4403, Group No: 07 Member since: 20-08-2005 (11 Years) First loan: BDT Taka.
Further Information:		Existing loan: BDT 55000 , Outstanding loan: BDT 2979
(v) Who pays GB loan installment	:	Nil
(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.)	:	None
Business Experiences and Training Info	:	16 years experience in running business. 16 Years in own business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712*392163
Family's Contact No.	:	01795-774915
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SWOROSHWOTI KORMOKAR Joined Grameen Bank Since 11 Years Ago. At First She Took 1000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

Business Name	:	BRISHTI JEWELERS
Location	:	Chowdhury Bari Road, Along with Union Council, Nagorpur.
Total Investment in BDT	:	BDT 480000
Financing	:	Self BDT 400000 (from existing business) 83% Required Investment BDT 80000 (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	20 ft x 08 ft= 160 Square ft
\Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Ring, Nose pin, Silver. Etc. Service. ▪Average 20 % gain on sale. ▪The business is operating by entrepreneur. Existing 01 Employees. ▪The shop is rented.. ▪Collects goods from Dhaka, Nagorpur . ▪Agreed grace period is 3 months.

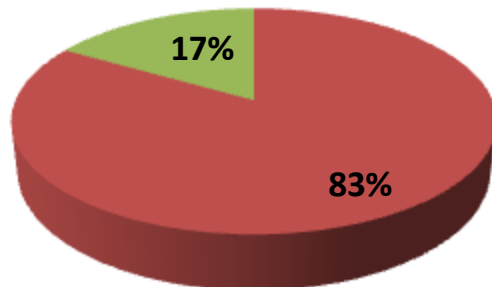
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Jweelery	2500	75000	900000
Service	200	6000	72000
Total Sales (A)	2700	81000	972000
Less Variable Expense			
Jweelery	2000	60000	720000
Total variable Expense (B)	2,000	60000	720000
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less Variable Expense			
Rent		1,000	12000
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		500	6000
Guard		50	600
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		12,850	154200
Net Profit (E)= [C-D]		8,150	97800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ring	2	35000	70,000	0	0	0	70,000
Nose pin	2	35000	70,000	0	0	0	70,000
Silver	200	800	160,000	1	30,000	30,000	190,000
Security	1	100000	100,000	0	0	0	100,000
Gold	0	0	0	1	50,000	50,000	50,000
Total	205	0	400,000	2	0	80,000	480,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 80,000
- Total 480,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Jweelery	3400	102000	1224000	1285200	1349460
Service	300	9000	108000	113400	119070
Total Sales (A)	3700	111000	1332000	1398600	1468530
Less Variable Expense					
Jweelery	2720	81600	979200	1028160	1079568
Total variable Expense (B)	2,720	81600	979200	1028160	1079568
Contribution Margin (CM) [C=(A-B)	980	29400	352800	370440	388962
Less Variable Expense			0		
Rent		1,000	12000	12,000	12000
Electricity bill		600	7200	7700	8200
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		500	6000	6000	6000
Guard		50	600	600	600
Generator		100	1200	1200	1200
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		13,350	159,000	160,100	161200
Net Profit (E)= [C-D]		16050	192600	210,340	227762
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	192,600	210,340	227762
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160,600	338940
	Total Cash Inflow	272600	370940	566702
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	160,600	338940	534702

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 16 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









স্বাস্থ্য

জুয়েলারী ওয়ার্ক সপ্ত

শ্রীমতী নিলা চন্দ্র কর্মকার সদর সড়ক - নাগরপুর বাজার।

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FAMILY PICTURE

