

Proposed NU Business Name: **BADHON JEWELLERS**



Project identification and prepared By Md. Lokman Hakim
Godagari, Rajshahi

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Akbar Ali
Age	:	25/11/1983(33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers,2Sister
Address	:	Vill: Pripur P.O Piripur., P.S:Godagari, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ms.Angura Begum
(iii) Father's name	:	Md. Amjad Ali
(iv) GB member's info	:	Branch :Mati kata ,Goda Gari, Centre # 66/(Female), Member ID: 6427/1,Group No: 01 Member since:01/01/2013(4 years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 54,000, Outstanding loan:30290
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790981691
Mother's Contact No.	:	01792663391
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Angura Begum joined Grameen Bank since 4 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	:BADHON JEWELLERS
Location	:	Godagari,Rajshahi
Total Investment in BDT	:	BDT 185,000/-
Financing	:	Self BDT 135,000/-(from existing business) 73% Required Investment BDT 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 8ft= 96 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Jewellery Items. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employees. ▪The shop is Owned ▪Collects goods from Rajshahi ▪Agreed grace period is 3 months.

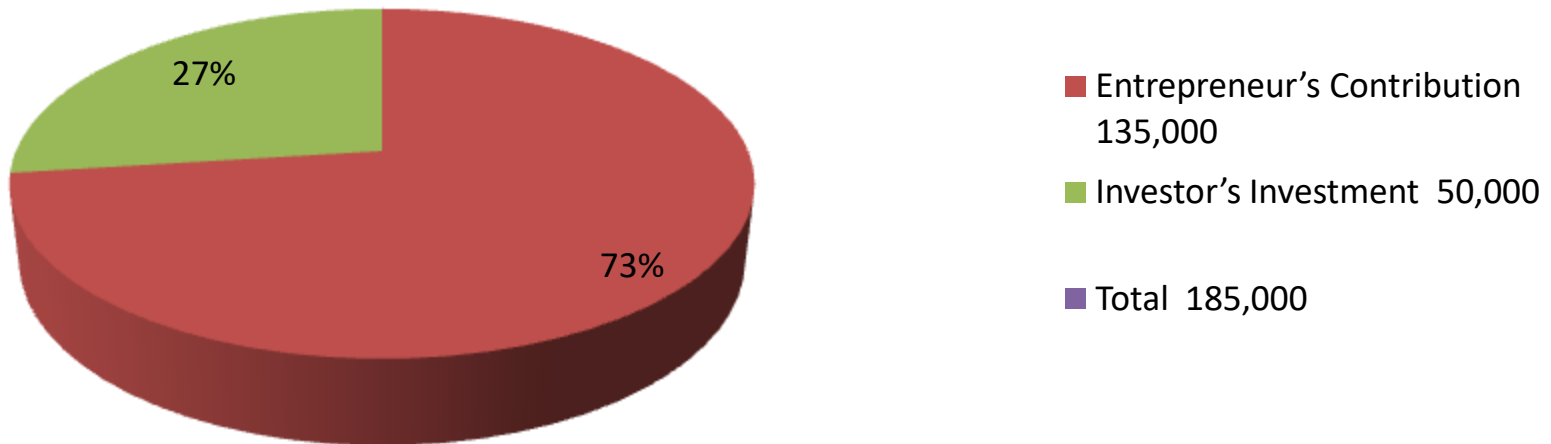
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Jewellery Item		15000	180000
Total Sales (A)		15000	180000
Less. Variable Expense			
Jewellery Item		4500	54000
Total variable Expense (B)		4500	54000
Contribution Margin (CM) [C=(A-B)		10500	126000
Less. Fixed Expense			
Rent			0
Electric Bill		500	6000
Transportation		500	2400
Salary (self)		5000	48000
Salary (staff)			0
Guard			00
Entertainment			5001200
Generator			0
Mobile		200	2400
Total fixed Cost (D)		6700	58800
Net Profit (E) [C-D)		3800	45600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gold	3	40000	120000	1	40000	40000	160000
Silver	20	700	14000	10	700	7000	21000
Acid			1000			3000	4000
Total							
			135000			50000	185000

Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 rd year
Revenue (sales)					
Jewellery Item		20000	240000	252000	264600
Total Sales (A)		20000	240000	252000	264600
Less. Variable Expense					
Jewellery Item		6000	72000	75600	79380
Total variable Expense (B)		6000	72000	75600	79380
Contribution Margin (CM) [C=(A-B)]		14000	168000	176400	185220
Less. Fixed Expense					
Rent		0			
Electric Bill		800	4800	5040	5292
Transportation		1000	24000	25200	26460
Salary (self)		5000	60000	63000	66150
Salary(staff)		0	0	0	0
Guard			2400	2520	2646
Generator			0	0	0
Entertainment		1000	6000	6300	6615
Mobile		500	6000	6300	6615
Total fixed Expenses		8300	94800	99540	104517
Net Profit (E) [C-D]		5700	68400	71820	75411
Investment Payback			20000	20000	20000

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	50000		
1.2	Net Profit	68400	71820	75411
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		48400	100220
	Total Cash Inflow	118400	120220	1753631
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3		48400	100220	155631

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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

