

Proposed NU Business Name: **MAA JEWELLERS**

Project identification and prepared by: Md. Shahidul Islam,
Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	DEBDAS DAS
Age	:	20-10-1988 (28 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	3 Child
No. of siblings:	:	04 Brothers 3 Sister
Address	:	Vill: Kunda, P.O: Sholla P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BDENA RANI DAS
(iii) Father's name	:	LATE BOSHLAL MONDAL
(iv) GB member's info	:	Branch: Sholla, Centre # 23 (Female), Member ID: 4752, Group No: 08 Member since: 01/01/1990 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	Mother
(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	:	13 years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-146373
Mother's Contact No.	:	01741-446648
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEDENA RANI DAS joined Grameen Bank since 13 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

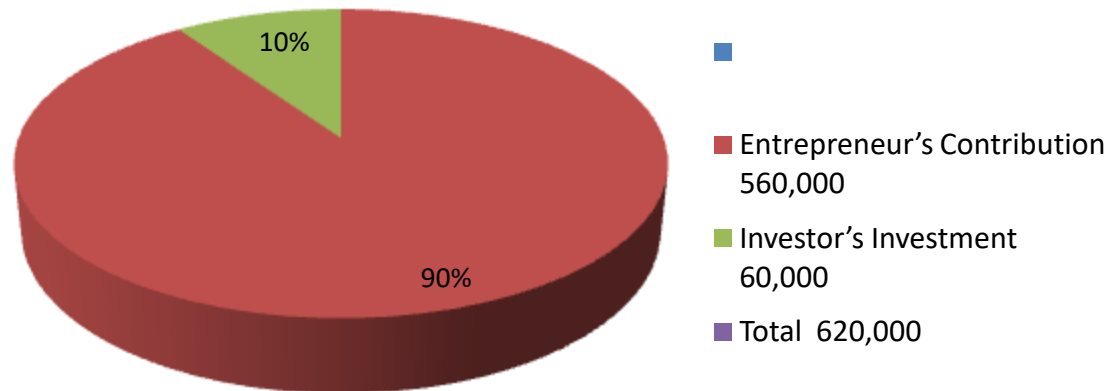
Business Name	:	MAA JEWELLERS
Location	:	Aouna Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 5,60,000(from existing business) 90% Required Investment BDT 60,000(as equity) 10 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ring,Locket, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Jewellery Item	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Jewellery Item	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		1,200	14,400
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Salary(Staff)		10,000	1,20,000
Entertainment		300	3,600
Guard		170	2,040
Mobile Bill		300	3,600
Generator Bill		200	2,400
Total fixed Cost (D)		18,470	2,21,640
Net Profit (E) [C-D]		5,530	66,360

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Silver	200	800	1,60,000				1,60,000
Gold	10	40,000	4,00,000	02	30,000	60,000	4,60,000
Total			5,60,000			60,000	6,20,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Jewellery Item	5,200	1,56,000	18,72,000	19,65,600	20,63,800
Total Sales (A)	5,200	1,56,000	18,72,000	19,65,600	20,63,800
Less. Variable Expense					
Jewellery Item	4,160	1,24,800	14,97,600	15,72,480	16,51,104
Total variable Expense (B)	4,160	1,24,800	14,97,600	15,72,480	16,51,104
Contribution Margin (CM) [C=(A-B)]	1,040	31,200	3,74,400	3,93,120	4,12,776
Less. Fixed Expense					
Rent		1,200	14,400	14,400	14,400
Electricity Bill		500	6,000	6,500	7,000
Transportation		1,500	18,000	18,000	18,000
Salary (Self)		5,000	60,000	60,000	60,000
Salary(Staff)		10,000	1,20,000	1,20,000	1,20,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Generator		200	2,400	2,400	2,400
Guard		200	2,400	2,400	2,400
Total Fixed Cost		19,400	2,32,800	2,33,400	2,33,900
Net Profit (E) [C-D]		11,800	1,41,600	1,59,720	1,78,876

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	60,000		
1.2	Net Profit	1,41,600	1,59,720	1,78,876
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,17,600	2,53,320
	Total Cash Inflow	2,01,600	2,77,320	4,32,196
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	1,17,600	2,53,320	4,08,196

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 13 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Aouna Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest















FAMILY PICTURE