

# Proposed NU Business Name: **P.A JEWELLERS**

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Nawabganj Unit, Dhaka

Project verified by: Md.Shamsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SANTO CHAKRABORTY</b>
Age	:	20-03-1983 ( 34 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	05 Brothers 1 Sister
Address	:	Vill: Bakternagar, P.O: Daudpur, 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	:	<b>ARPANA CHAKRABORTY</b>
(iii) Father's name	:	<b>LATE MONORANJAN CHAKRABORTY</b>
(iv) GB member's info	:	Branch: Sikaripara, Centre # 29 (Female), Member ID: 3302/5, Group No: 04 Member since: 01/01/1987 First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT:15,564/-
(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	:	Fifteen 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.	:	01719-814923
Mother's Contact No.	:	01784-602926
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ARPONA CHAKRABORTY** joined Grameen Bank since 30 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>P.A JEWELLERS</b>
Location	:	Baruakhali Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 2,00,000(from existing business) 23% <b>Required Investment BDT 60,000(as equity) 77 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Ring,Locket, etc.</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪He is doing his business in rent place.</li> <li>▪Collects goods from Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

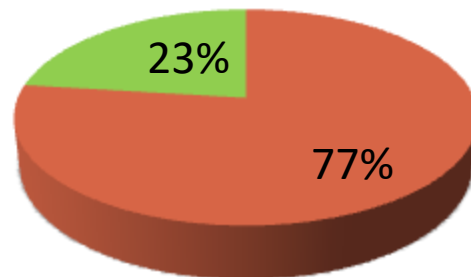
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Jewellery Item	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Jewellery Item	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		150	1,800
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>9,650</b>	<b>1,15,800</b>
<b>Net Profit (E) [C-D]</b>		<b>8,350</b>	<b>1,00,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Silver	60	800	48,000	27	800	21,600	69,600
Gold	03	38,000	1,14,000	01	38,400	38,400	1,52,400
Others			8,000				8,000
Security			30,000				30,000
<b>Total</b>			<b>2,00,000</b>			<b>60,000</b>	<b>2,60,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 2,00,000
- Investor Investment's :- 60,000
- Total :- 2,60,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Jewellery Item	4,200	1,26,000	15,12,000	15,87,600	16,66,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>1,26,000</b>	<b>15,12,000</b>	<b>15,87,600</b>	<b>16,66,980</b>
<b>Less. Variable Expense</b>					
Jewellery Item	3,360	1,00,800	12,09,600	12,70,080	13,33,584
<b>Total variable Expense (B)</b>	<b>3,360</b>	<b>1,00,800</b>	<b>12,09,600</b>	<b>12,70,080</b>	<b>13,33,584</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>840</b>	<b>25,200</b>	<b>3,02,400</b>	<b>3,17,520</b>	<b>3,33,396</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	4,000	4,500
Transportation		2,000	24,000	24,500	25,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
<b>Total Fixed Cost</b>		<b>10,100</b>	<b>1,21,200</b>	<b>1,22,200</b>	<b>1,23,200</b>
<b>Net Profit (E) [C-D]</b>		<b>15,100</b>	<b>1,81,200</b>	<b>1,95,320</b>	<b>2,10,196</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	1,81,200	1,95,320	2,10,196
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,57,200	3,28,520
	<b>Total Cash Inflow</b>	<b>2,41,200</b>	<b>3,52,520</b>	<b>5,38,716</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,57,200</b>	<b>3,28,520</b>	<b>5,14,716</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest



**PA** জুয়েলাস



পূর্বকল্প

























# FAMILY PICTURE