

Proposed NU Business Name: **CHONDRIMA JUWELARY WORKS**



Project identification and prepared by: Mst.Momtaj khatun
Kaliganj

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MITHUN CHANDRA DAS
Age	:	15-02-1988 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother
Address	:	Vill: Borokoir P.O: Pubail P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REKHA RANI DASH
(iii) Father's name	:	SUBODH CHANDRA DASH
(iv) GB member's info	:	Branch :Mirbazar Centre 64 (Female), Member ID: 9212 , Group No: 12 Member since: 20-10-2013 (04Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20,000, Outstanding Loan: 18240
(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.)	:	No
Business Experiences and Training Info	:	6 years experience in running business.06 Years in own business : She has 7 year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729582336
Family's Contact No.	:	01753708001
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Kaliganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REKHA RANI DASH joined Grameen Bank since 04 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

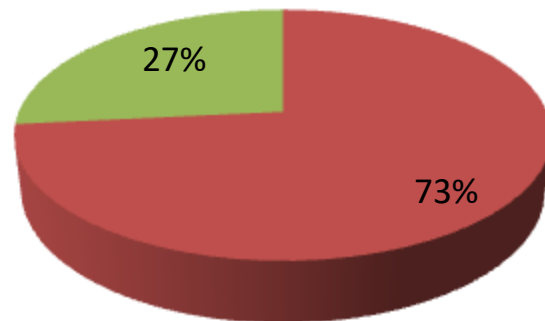
Business Name	:	CHONDRIMA JUWELARY WORKS
Location	:	Pubail bazar,Gazipur Sadar,Gazipur
Total Investment in BDT	:	BDT 188,000/-
Financing	:	Self BDT 1,38,000/- (from existing business) 73% Required Investment BDT 50,000/- (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 12 ft= 216 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like – Gold,Chandi sulver, e.t.c.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Tongi, Kaliganj.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Gold,Chandi sulver, e.t.c.	2800	84000	1008000
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Gold,Chandi sulver, e.t.c.	2380	71400	856800
Total Variable Expense	2380	71400	856800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		400	4800
Transportaion		600	7200
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard			0
Generator			0
Mobile Bill		200	2400
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gold	2		80000			50,000	130,000
Chandi Silver	20	1000	20000				20,000
							0
Security			38000				38,000
							0
	128	1000	138,000	0	0	50,000	188000

Source of Finance



- Entrepreneur's Contribution 138,000
- Investor's Investment 50,000
- Total 188,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gold,Chandi sulver, e.t.c.	3500	105000	1260000	1323000	1389150
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Gold,Chandi sulver, e.t.c.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		400	4800	57600	691200
Transportaion		600	7200	7560	7938
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		300	3600	3600	3600
Guard			0	0	0
Generator			0	0	0
Mobile Bill		200	2400	0	0
Total Fixed Cost (D)		8000	96000	146760	780738
Net Profit (E)= [C-D]		7750	93000	97650	102533
Investment Pay Back			20,000	20,000	20,000

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	Investment Infusion by Investor	50,000		
1.2	Net Profit	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73000	150650
	Total Cash Inflow	143,000	170,650	253,183
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	73,000	150,650	233,183

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 6 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









शक्तिशाली लक्ष्मी माता
लक्ष्मी माता की पूजा करने से
आर्थिक समृद्धि और सुख प्राप्त होता है।
शुभ काल: शुक्रवार, 15 अक्टूबर, 2023।
समय: सुबह 6 बजे से रात 6 बजे तक।
स्थान: लक्ष्मी मंदिर, दिल्ली।









FAMILY PICTURE

