

Proposed NU Business Name: **SHYAMOLI JEWELLERS**



Project identification and prepared by: Md AnswarAli,  
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



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

Name	:	<b>SOMPOD SHINH</b>
Age	:	01-01-1990(27 Years)
Education, till to date	:	Class-nine pass
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	02 Brothers and 01sister
Address	:	Vill: Anagananipara,P.O :Modhupur, P.S: Modhupur, 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	:	<b>MINU RANI SHINH</b>
(iii) Father's name	:	<b>DEAT. GORONGE SHINH</b>
(iv) GB member's info	:	Branch:Modhupur, Centre # 31 (Female), Member ID: 7947, Group No: 10 Member since: 06-08-2005 (12 Years) First loan: 5,000 taka. Existing loan: 30,000 taka Outstanding loan: 15,480 taka
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	04 years experience in running business. He has training 12 years.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01730-600521
Mother's Contact No.	:	01835-946651
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MINU RANI SHINH** joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

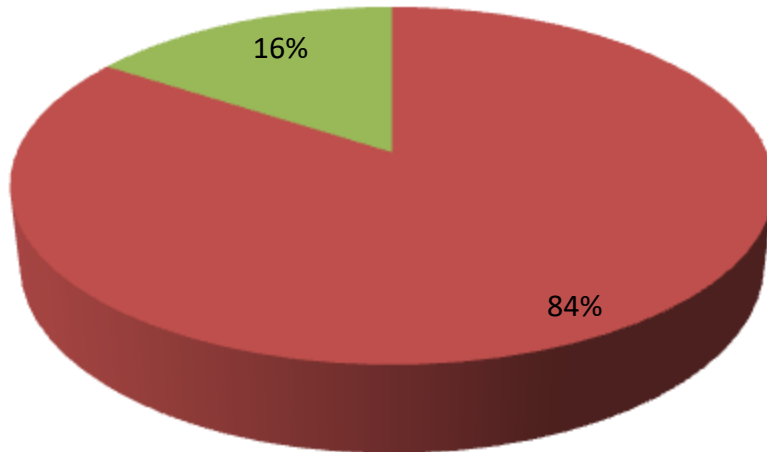
Business Name	:	<b>SYAMALI JEWELLERS</b>
Location	:	Sathi road, Modhupur, Tangail.
Total Investment in BDT	:	BDT :380,000/-
Financing	:	Self BDT 320,000(existing business) 84% Required Investment BDT 60,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 07ft= 84 square ft
Security of the shop	:	160,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; gold mala, gold har, rupar nupor, gold ring,rupar chain etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur,</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
goldbala,goldhar,goldring,ruparnupor,others	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
goldbala,goldhar,goldring,ruparnupor,others	3200	96000	1152000
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		400	4800
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		500	6000
Guard		100	1200
Generator		400	4800
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>18200</b>	<b>218400</b>
<b>Net Profit (E)= [C-D]</b>		<b>5800</b>	<b>69600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
goldbala	2	0	40,000			0	40,000
gold har	1	40,000	40,000			0	40,000
gold ring	15		40,000			0	40,000
ruparnupor	0	0	32,000			0	32,000
rupar chain	10	800	8,000			0	8,000
security	0	0	160,000			0	160,000
gold purchase	0	0	0			40,000	40,000
rupa purchase			0			20,000	20,000
			0			0	0
			0			0	0
<b>Total</b>	<b>28</b>	<b>40800</b>	<b>320,000</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>380,000</b>

### Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 60,000
- Total 380,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
goldbala,goldhar,goldring,ruparnupor,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
goldbala,goldhar,goldring,ruparnupor,others	4000	120000	1440000	1512000	1587600
<b>Total Variable Expense</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		500	6000	6000	6000
Gard		100	1200	1200	1200
Generator		400	4800	4800	4800
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>18200</b>	<b>213600</b>	<b>214000</b>	<b>214400</b>
<b>Net Profit (E)= [C-D]</b>		<b>11800</b>	<b>141600</b>	<b>148680</b>	<b>156114</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	141,600	148680	156114
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		117600	242280
	<b>Total Cash Inflow</b>	<b>201,600</b>	<b>266,280</b>	<b>398,394</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)	24000	24000	24000
	<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>117,600</b>	<b>242,280</b>	<b>374,394</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Sathi road,  
modhupur,tangail  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

সকল



শ্যা  
ম  
লী  
জুয়ে  
লাস

শ্রী সঞ্জয় কুমার সিং  
মোবাইল ০১৭০০-৬০০৫২১  
০১৬৬৮-৮৬৭২৪৬

আজকের বিলাসিতা আগামী দিনের সঞ্চয়

৮৬৭২৪৫



শ্যামলী জুয়েলার্স

১০১ সফল কুলাই গিলা  
ফোন: ০১৭০০-৬০০৫২১  
০১৬৭৮-৮৮২৪৪৪







# FAMILY PICTURE

