

Proposed NU Business Name: Payel Jewelers.



Project identification and prepared by: Mst.Lailatun,
Rajshahi Unit, Rajshahi

Project verified by: Md.Sohel Mia,



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.BOBIN ISLAM.
Age	:	01/02/1987(30 Years)
Education, till to date	:	Class-Viii
Marital status	:	Married.
Children	:	1 Son,1 Daughter.
No. of siblings:	:	3 Brothers.
Address	:	Vill: Kadirgonjo, P.O: Sananivass, P.S:Boyalia, 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	:	MST.BANU.
(iii) Father's name	:	MD. ISLAM.
(iv) GB member's info	:	Branch: Bosoya, Rahshahi.Centre # 78(Female), Member ID: 6645, Group No: 02. Member since:21/06/2007 to 13/02/2012.(5 Years.) First loan: BDT 5,000
Further Information:		Existing Loan: BDT No.. Outstanding loan:No.
(v) Who pays GB loan installment	:	Father.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733155550.
Mother's Contact No.	:	01733155551
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.BANU. joined Grameen Bank since 4 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	PAYEL JOWELARS.
Location	:	Kadirgong, Sananibas, Rajshahi .
Total Investment in BDT	:	BDT 650,000/-
Financing	:	Self BDT 600,000/-(from existing business) 98% Required Investment BDT 50,000/-(as equity)8%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16ft x 8ft= 128 square ft.
Security of the shop	:	NO.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Jewelers.▪The business is operating by entrepreneur. Existing no employees.▪The Shop is own.▪Agreed grace period is 3 months.

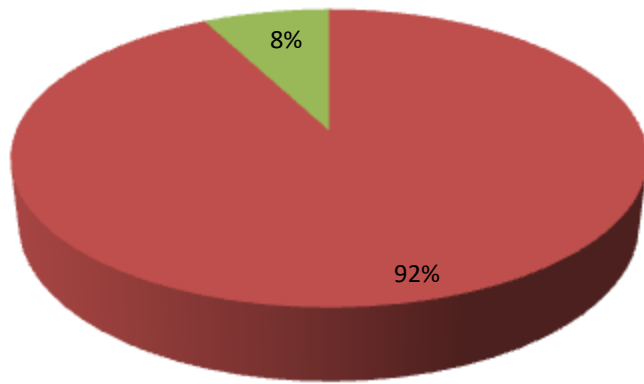
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sale	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Product cost	2,700	81,000	972,000
Total variable Expense (B)	2,700	81,000	972,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Particulars	Existing	Proposed	Total
Gold	336000	50000	386000
Silver	240000		240000
Others	24000		24000
	600000	50000	650000

Source of Finance



■ Entrepreneur's Contribution 600,000

■ Investor's Investment 50,000

■ Total 650,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sale	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Product cost	2,975	89,250	1,071,000	1,124,550	1,180,778
Total variable Expense (B)	2,975	89,250	1,071,000	1,124,550	1,180,778
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	208,373
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		300	3,600	3,600	3,600
Transportation		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		200	2,400	2,400	2,400
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		5,800	69,600	69,600	69,600
Net Profit (E) [C-D]		9,950	119,400	128,850	138,773
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	0		
1.2	Net Profit	119,400	128,850	138,773
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		99,400	208,250
	Total Cash Inflow	119,400	228,250	347,023
2	Cash Outflow			
2.1	Purchase of Product	0	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	20,000	20,000	20,000
3	Net Cash Surplus	99,400	208,250	327,023

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Bosoya,Rajshahi.
Regular customers;

THREATS

Theft
Fire
Political unrest



জুয়েলাস

(ববিন)

কারিগর
উন্নয়োগ্য প্রতি
দিয়ে বিক্রয়
আপনাকে
মা, রা









Family picture

