

DEBNATH BRACELET WORKS



Mr. Debnath Sur

NABIN UDDOGTA



Brief Bio of Promoter:

- **Name: Mr. Debnath Sur**
- Academic Qualification : Class Eight
- Mother: GB Borrower
- Address: Rokshitbelta, Tangail
- Education Loan : None



Mother's Information:

- **Mother's Information:**
- Name: Alok Lata Sur
- Members ID: 2698
- Branch: Rokshitbelta Tangail
- Thana: Tangail
- District: Tangail
- Grameen Bank Joining Date:17-07-1981
- Existing Outstanding Loan:1,47,400



**EXPERIENCE
&
PRESENT ACTIVITIES:**



- Present Occupation : Currently running a periwinkle bracelet works business
- Experience : It is his hereditary business.



Project Summery:

- Running a periwinkle bracelet works business, it is their hereditary business.
- Average cost per periwinkle is Tk.900.00
- Periwinkle imported from Sri Lanka & India.
- Periwinkle is to buy from the importer (Jessore).
- Main product is Mokor Shakha, Bouty Shakha, Bracelet Shakha & Bangle Shakha etc.
- Average per periwinkle 2.40 products is produce.
- Every month 400 (Yearly 4,800) product is produce.
- Main customer is in Netrokhona & Chittagong.
- Producer has to supply it to buyer's door.

Business will be earn profit within the first year

Project Objectives:

- Self employment for the promoter.
- Create employment opportunity for five people.
- Using natural periwinkle for making the products.
- Products are environmentally friendly.
- Fulfilling local demand also by the products.
- Contribute in improving of socio-economic condition.



Project Cost:

- **Project Cost**
- Buying Periwinkle: 2, 35,000
- Salary & Others: 62,000
- Electricity 3,000
- **Total investment required-----3, 00,000**
- **Source of funds:**
- Nobin Uddogta's Present Investment: 1, 50,000
- Fund Requested: 1, 50,000

Believe that I can pay back within two years



Existing Business :

Particulars	TK (BDT)	TK (BDT)
	Monthly	Yearly
Expense		
Buying Periwinkle	1,13,000	13,56,000
Salary & Others	35,000	4,20,000
Electricity	2,000	24,000
Total	1,50,000	18,00,000
Revenue		
Sale of Periwinkle Product	1,60,000	19,20,000
Total	1,60,000	19,20,000
Net Profit	10,000	1,20,000
Particulars	TK (BDT)	TK (BDT)
	Monthly	Yearly



Financial Projection (BD TK):

Particulars	Monthly	1st Year	2nd Year
Expenses			
Buying Periwinkle	2,44,000	29,28,000	29,76,000
Salary & Others	53,000	6,36,000	7,50,000
Electricity	3,000	36,000	42,000
Total Expenses	3,00,000	36,00,000	37,68,000
Revenue			
Sale of Periwinkle Product	3,19,000	38,28,000	40,08,000
Total Revenue	3,19,000	38,28,000	40,08,000
Net Profit	19,000	2,28,000	2,40,000
Pay Back	--	75,000	75,000

Risk Factor & Risk Management:

Risk Factor :

- Periwinkle price may change due to Dollar valuation.
- Theft.
- Supply of raw materials may disrupt by political unrest (hartal & blockade).
- Delivery of final product to customer may disrupt by political unrest (hartal & blockade).

Risk Management :

- Periwinkle must stock for two/three months production.
- Proper Security measure will be taken.

THANK YOU

GRAMEEN

BYABOSA BIKASH