### A Nobin Udyokta Project

### Proposed NU Business Name :Seaum Jewelers



NU Identified and PP Prepared : Md. Sohrab Hossain (Manikganj Unit) Verified by : Md. Nazmul Karim/Md. Khalilur Rahman

GRAMEEN TRUST

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Sujan
Age	-	31
Marital status	:	Married
Children	:	1 son
No. of siblings:		4 Brothers, 4 sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother √ Father Nurbanu Md. Gendu Bapari Branch: Gorpara Centre # 8(M), Loanee no.:1544 Member since : 1983 First Ioan: Tk. 2000 Existing Ioan: Tk. 2,10,000 Outstanding: Tk.1,16,950
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	: : : :	Brother N/A N/A N/A N/A
Education	:	Seven



Present Occupation	:	Jewelry Business
Trade License No	:	232/14-15
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01727632634
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

# BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mothers has been a member of Grameen Bank since 1983. At first she took a loan amount of BDT 2000 from Grameen Bank. NU's brother is using the loan in his business. NU's mother gradually improved their life standard by using GB loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	Seaum Jewelers	
Address/ Location		Bangladesh Hut, Gorpara, Manikganj,	
Total Investment in BDT	:	3,40,000	
Financing		Self BDT : 1,90,000 (from existing business) - 56 % Required Investment BDT : 1,50,000 (as equity) - 44%	
Present salary/drawings from business (estimates)		BDT 7,000	
Proposed Salary		BDT 7,000	
<ul> <li>i. Proposed Business % of present gross profit margin</li> <li>ii. Estimated % of proposed gross profit margin</li> <li>iii. Agreed grace period</li> </ul>	:	20% 20% 3 months	

## **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)		
Investments in different categori	es: (1)	(2)	(1+2)		
i. Present stock items: Advance : 25, lock machine :500 Jewelry Rack :500 Gold (4 Vori *38,000) :1,52 Silver (4 Vori*750) :300	) 0 1,90,000 ,000				
i. Proposed Stock Items: Gold (3.5 Vori *38000) : 1,33, Silver (Approx 23 vori*750) : 17,00		1,50,000			
Total Capital	1,90,000/-	1,50,000/-	3,40,000/-		



		Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly				
Sales	2000	60000	1080000				
Less: Cost of sales	1600	48000	864000				
Profit (20%) [A]	400	12000	1,44,000				
Less: Operating Costs							
Electricity bill		400	4800				
Shop Rent		800	9600				
Entertainment		200	2400				
Night guard bill		50	600				
Mobile bill		500	6000				
Present salary/Drawings- self		7000	84000				
Others		400	4800				
Non Cash Item:							
Depreciation Expenses		83	1000				
Total Operating Cost (D)		9433	113196				
Net Profit (C-D):		2567	30,804				



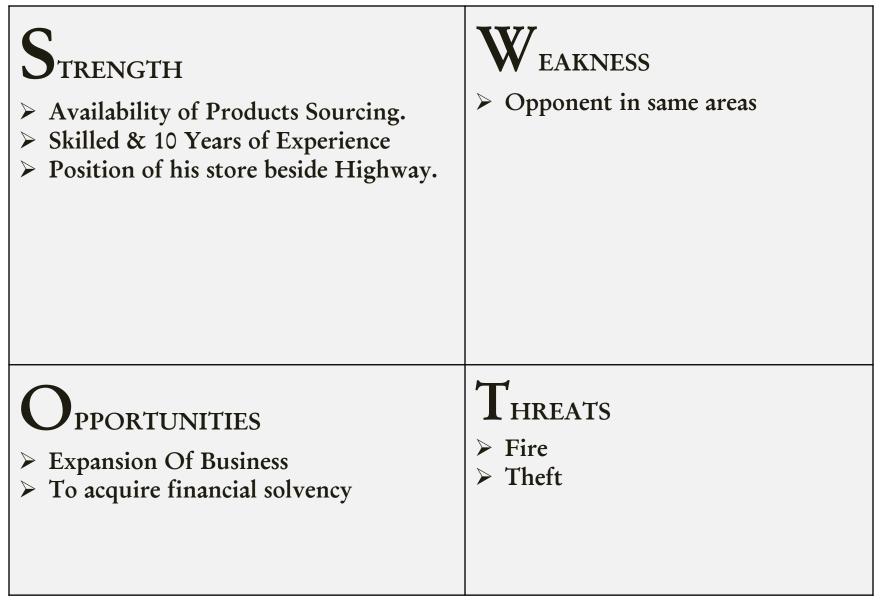
		Year 1 (BD	т)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	3000	90000	900000	3500	105000	2160000	4000	120000	1440000
Less: Cost of sales	2400	72000	720000	2800	84000	1836000	800	24000	288000
Profit (20%) [A]	600	18000	2,16,000	700	21000	2,52,000	3200	96000	1152000
Less: Operating Costs									
Electricity bill		400	4800		400	4800		450	5400
Shop Rent		800	9600		800	9600		800	9600
Entertainment		300	3600		400	4800		400	4800
Mobile bill		600	7200		600	7200		650	7800
Present salary/Drawings- self		7000	84000		7000	84,000		7000	84000
Night Guard bill		50	600		100	1200		150	1800
Others		400	4800		400	4800		500	6000
Depreciation Expenses		83	1000		83	1000		83	1000
Total Operating Cost (E)		9633	115596		9783	117396		10033	120396
Net Profit		8367	100404		11217	1,34,604		13967	167604
GT payback			60000			60000			60,000
Retained Income:			40404			74604	107604		

#### CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

LADA FLOW FRUIELIIUN UN BUDINEDD FLAN (NEC. & FAL)

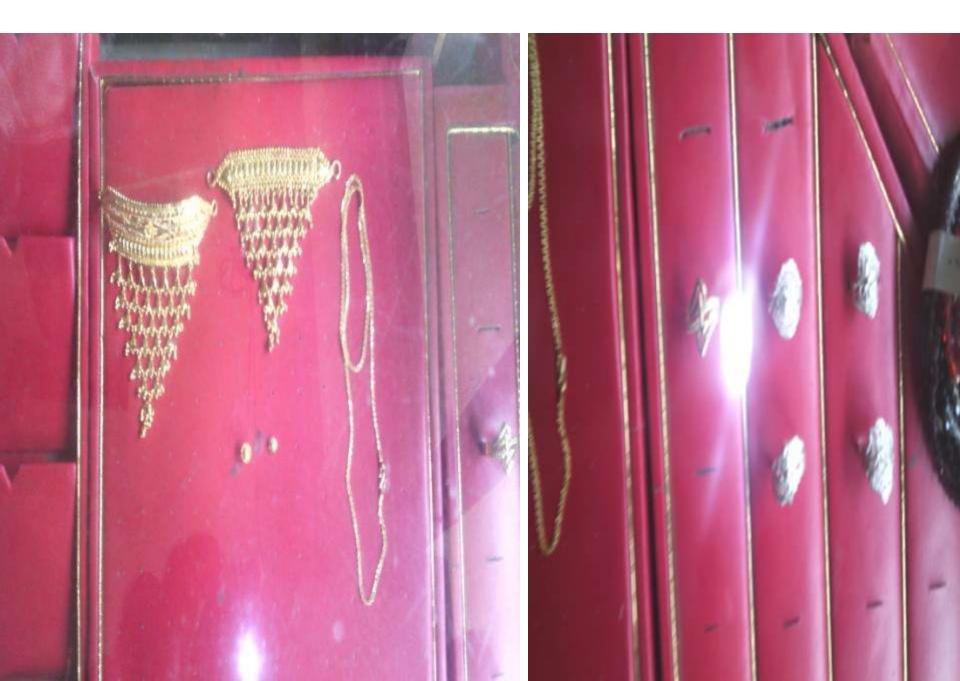
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit (Ownership Tr. Fee added back)	1,00,404	1,34,604	1,67,604
1.3	Depreciation (Non cash item)	1000	1000	1000
1.4	Opening Balance of Cash Surplus	-	41,404	1,17,008
	Total Cash Inflow	2,51,404	1,77,008	2,84,712
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000	-	-
2.2	Payment of GB Loan*	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,10,000	60,000	60,000
3.0	Net Cash Surplus	41,404	1,17,008	2,24,712

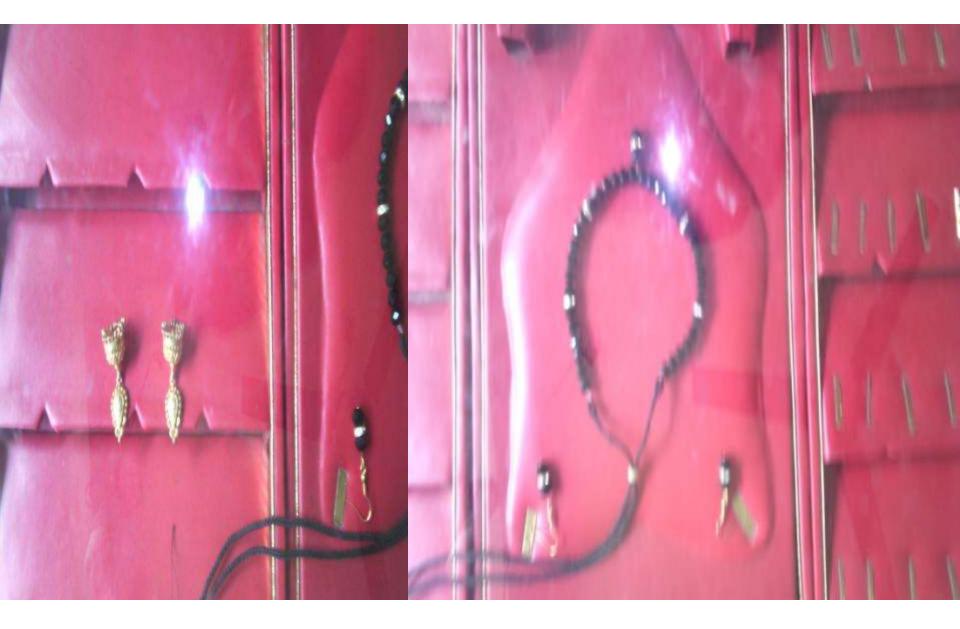




Pictures





















# Presented at GT's 10<sup>th</sup> Internal Design Lab On June 4, 2015 at GT



**Further Information** 

Grameen Trust 029005261 Md.Sujan Mobile: 01727632634