M/S MOHAMAYA SHILPALOY



NU Identified and PP Prepared by Md. Alauddin (Ramgonj Unit) Verified By Nazrul Islam

Presented by Samir banik



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	-8 6-	Samir Bonik					
Age	:	08-05-1984 (31year,)					
Marital status	:	Married					
Children	:	1 son					
No. of siblings:	:	-					
Parent's and GB related Info (i) Who is GB member	:	Mother Father					
(ii) Mother's name	:	Maya Bonik					
(iii) Father's name	:	Late .Naraon Bonik					
(iv) GB member's info	:	Branch: Sonapur-Ramgonj, Centre -1/m, Loanee no-1714 Member since -03-12-2007, First loan: Tk. 6000/-					
Further Information:		Existing loan: TK-40000 Outstanding:TK-27728					
(v) Who pays GB loan installment	:	NU					
	:	N/A					
(vi) Mobile lady	:	N/A					
(vii) Grameen Education Loan	:	N/A					
(viii)Any other loan like GCCN, GKF etc.	:	N/A					
Education	:	SSC					

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Jewelry business
Trade License	:	91/76
Business Experiences	:	12 years.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info	;	01854958052
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2007 (8 years). At first She took 6000 taka from G B. NU invested in his business and expanded his Business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Mohamaya Shilpaloy
Address/ Location	:	Ramgonj South Bazar Main Road.
Total Investment in BDT	:	480000/-
Financing	:	Self BDT 280000/- (from existing business) 68% Required Investment BDT 200000/- (as equity) 42%
Present salary	:	8000/-
Proposed Salary		8000/-
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit		15%
margin (iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different Ca	tegories	(1)	(2)	(1+2)
Gold 3 vori	103000			
Volt - 1	25000			
Dola Machine	20000			
Scale	3000			
Showcase	25000	25000		20000
Bench	3000	280000		280000
Advance	100000			
Others Machine	1000			
Proposed Items: Gold 5 Vori *38000=	200000		200000	200000
Total Capital				480000

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)		
Particulars Particulars	Daily	Monthly	Yearly	
Sales Income (A)	5000	150000	1800000	
Less: Cost of sales (B)	4250	127500	1530000	
Gross Profit (C) [C=(A-B)]	750	22500	270000	
Less: Operating Costs				
Shop Rent		3000	36000	
Electricity bill		500	6000	
Generator bill		300	3600	
Mobile bill		400	4800	
Present salary/Drawings- self		8000	96000	
Others cost (Tax, entertainment t ravel etc.)		300	3600	
Non Cash Item:				
Depreciation Expenses(27000x15% 28000*10%)		571	6852	
Total Operating Cost (D)		13071	156852	
Net Profit (C-D):		9429	113148	

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6000	180000	2160000	7000	210000	2520000	7500	225000	2700000
Less: cost of sales (B)	5100	153000	1836000	5950	178500	2142000	6375	191250	2295000
Gross Profit (C) [C=(A-B)]	900	27000	324000	1050	31500	378000	1125	33750	405000
Less: Operating Costs									
Shop Rent		3000	36000		3000	36000		3000	36000
Electricity bill		500	6000		500	6000		700	8400
Generator		300	3600		400	4800		400	4800
Mobile Bill (SMS & Reporting inclusive)		400	4800		500	6000		500	6000
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Others(fee, entertainment, travel.)		300	3600		300	3600		400	4800
Non Cash Item:									
Depreciation (69000*10%)		571	6852		571	6852		571	6852
Total Operating Cost (D)		13071	156852		13271	159252		13571	162852
(Net Profit C-D) :		13929	167148		18229	218748		20179	242148
Pay back	80000		80000		80000				
Retained Income:	87148		138748		162148				

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000/-		
1.2	Net Profit (Ownership Tr. Fee added back)	167148	218748	242148
1.3	Depreciation (Non cash item)	6852	6852	6852
1.4	Opening Balance of Cash Surplus		66272	79328
	Total Cash Inflow	374000	159328	328328
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan	27728		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	307728	80000	80000
3.0	Net Cash Surplus	66272	79328	248328

SWOT Analysis

Strength

- ✓ Long standing relationship with Grameen.
- **√** Well Known Person in locality.
- ✓ Provide quality gold ornaments to meet demand for the community.
- ✓ Skill and Experience.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Increase in gold price.

OPPORTUNITIY

- √ Huge demand of various jewelry items.
- ✓ Central point of Ramgonj South bazar.
- √ New design & skilled labor.

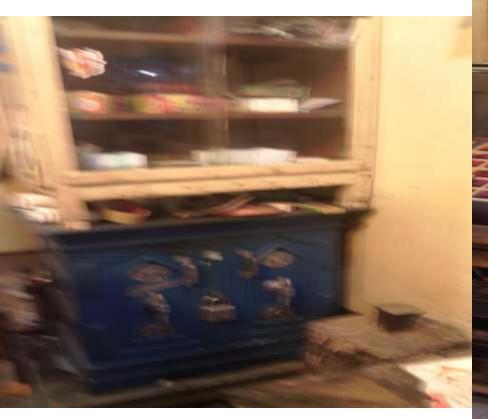
THREATS

- **✓** Political Unrest.
- **✓** Other competition.
- ✓ Scarcity of new Raw gold.



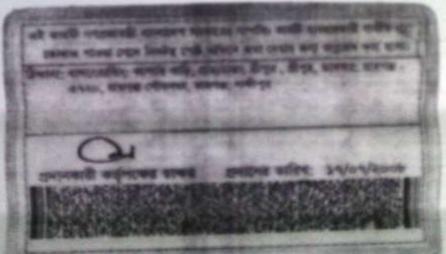


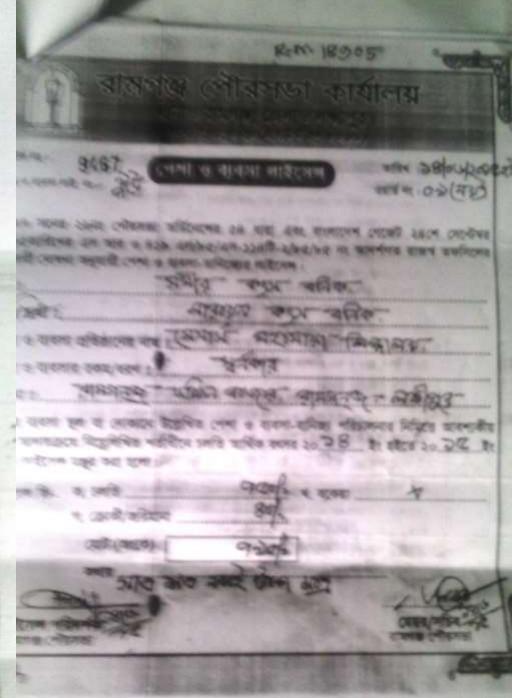












Jan 1945 Chall generals: D-20,000/ D-20,200/ D-20,000/



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শোকান ঘর ভাভার চক্তি নামা

३म नक- स्मांत त्यांनाम नरवात्राव, निका- मृत कात्र वर, आम- क्ष्रूचा, कनरकला- वामधळ, रकला- लचीजुर ।

wa plante note on me silve :

২ছ পক্ত - সমীর বলিক, পিতা- নারাছন বলিক, মাতা- মাছ বলিক, রাম- শ্রীপুর, উপজেলা- রামগঞ্জ, জেলা- লক্ষীপুর। ২য় পক্ষ ভাড়াটিয়া।

১ম পক্ষ আমার মালিকানাধীন লক্ষীপুর জেলার রামগঞ্জ বাজারে রামগঞ্জ নালাল বাজার রোডের পশ্চিম গার্মে অবস্থিত জেলা পরিষধের মালিকানাধীন বালের উপর আমার ইজারাধীন নির্মিত পাকা দোকান ঘর আড়া লেভয়ার রাজার করিলে আপনি ২য় পক্ষ নিয়োক পর্তাবলী মানিয়া কর লোকান ঘরটি কাড়া নিজে সম্পন্ন হন। শার্ক সমূহ ঃ

০১। অন্ত দোকানঘর চুকিলামা ০১ এলিল ২০১৫ স্থিঃ তারিশ হউতে ৩১ মার্চ ২০১৮ খ্রিঃ তারিশ পর্যন্ত অর্থাৎ ০৩(ডিন) বংসর এই চুকিলামা বলবং থাকিবে।

इम्बद्धान नामा- ३

Presented at GT's 20th Internal Design Lab on 03 November, 2015

For more information Grameen Trust

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