



**Grameen kalyan**

*Proposed NU Business Name : Krishna Jewellers*



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Sojol Kumar Ray Vill : Janipur, Post: Janipur Thana : Khoksha, District: Kushtia
Age	:	25 Years.
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2(Two) Brothers & 1(One) Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Saya Rani Ray</p> <p>Uttam Kumer Ray</p> <p>Branch: Khoksha, Group #01, Centre# 6/M, Loan no. 1126</p> <p>Member since: 2006, First loan: Tk. 3,000, Last GB loan: 40,000 Outstanding: 5,000</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Jewelry Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has five years Jewelry Business experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01717912529
National ID number	:	19915026305000008
NU Project Source/Reference	:	Gk/Kum/Md. Anowar Hossain/2525

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 3,000 (Three thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>Krishna Jewellers</b>
Address/ Location	:	Vill: Janipur, Post: Janipur Thana: Khoksha, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 7,00,000</b>
Financing	:	Self financing: <b>BDT: 5,50,000</b> Required Investment: <b>BDT: 1,50,000</b> (as equity)
Present salary	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT <b>8,000</b> (Eight thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ The Jewelry Store Krishna provides high quality gemstone jewelry to men &amp; women.</li> <li>➤ Providing a large variety of colors, sizes and designs.</li> <li>➤ Gain on Sale 15%.</li> <li>➤ Payback period to the investor is 2 years;</li> <li>➤ Agreed Grace period 3 months;</li> <li>➤ Expected date to start the project in as soon possible;</li> </ul>

# Existing Business Info

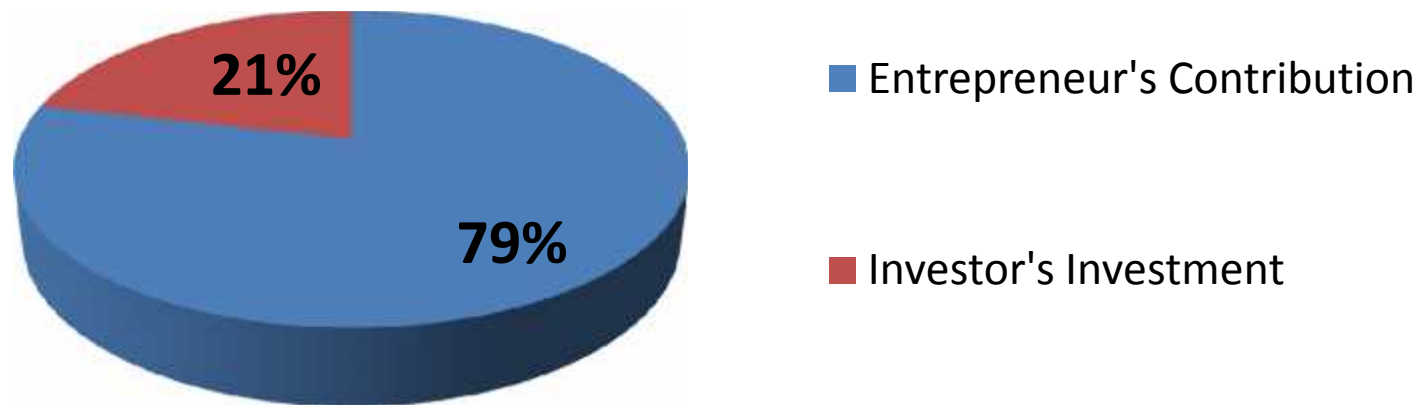
Particulars		
	Monthly	Yearly
Sales (A)	100,000	1,200,000
<b>Less: Cost of sales (B):</b>	85,000	1,020,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>15,000</b>	<b>180,000</b>
<b>Less: Operating Costs:</b>		
Electricity bill	500	6,000
Generator Bill	150	1,800
Shop Rent	1,500	18,000
Transportation	1,000	12,000
Mobile bill	200	2,400
Present salary/Drawings-self	8,000	96,000
Entertainment	500	6,000
<b>Non Cash Item:</b>		
Depreciation Expenses	500	6,000
<b>Total Operating Cost (D)</b>	<b>12,350</b>	<b>148,200</b>
<b>(C-D)Net Profit:</b>	<b>2,650</b>	<b>31,800</b>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
<b>Investments in different categories:</b>				
Readymade Ornaments	125,000		-	125,000
Gold stocks	30,000		150,000	180,000
Instruments & locker	100,000		-	100,000
Furniture & decoration	80,000			80,000
Account Receivable	100,000			100,000
Shop Advance	100,000			100,000
Cash in hand		15,000		15,000
<b>Total Capital</b>	<b>535,000</b>	<b>15,000</b>	<b>150,000</b>	<b>700,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	550,000	79
Investor's Investment	150,000	21
<b>Total Investment</b>	<b>700,000</b>	<b>100</b>





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	1st Year		2nd year	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	140,000	1,680,000	154,000	1,848,000
Less: Cost of sales (B):	119,000	1,428,000	130,900	1,570,800
Gross profit (GP) [C=(A-B)]	21,000	252,000	23,100	277,200
<b>Less: Operating Costs:</b>				
Electricity bill	500	6,000	550	6,600
Generator Bill	150	1,800	165	1,980
Shop Rent	1,500	18,000	1,650	19,800
Transportation	1000	12,000	1100	13,200
Mobile bill	300	3,600	330	3,960
Proposed salary (01 Person)	8,000	96,000	8,000	96,000
Entertainment	300	3,600	330	3,960
<b>Non Cash Item:</b>				
Depreciation Expenses	500	6,000	550	6,600
<b>Total Operating Cost (D)</b>	<b>12,250</b>	<b>147,000</b>	<b>12,675</b>	<b>152,100</b>
<b>(C-D)Net Profit:</b>	<b>8,750</b>	<b>105,000</b>	<b>10,425</b>	<b>125,100</b>
<b>Retained Income:</b>		<b>105,000</b>		<b>125,100</b>

**Notes:** 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Half yearly installment including ownership transfer fee after three months grace period.

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

	<b><i>Year 1</i></b>	<b><i>Year 2</i></b>
<b>Cash inflow:</b>		
Opening Balance	<b>0</b>	<b>180,000</b>
Capital Infusion by UDYOKTA	15000	
Capital Infusion by Investor	150000	
Sales	1,680,000	1,848,000
<b>Total Receipts</b>	<b>1,845,000</b>	<b>2,028,000</b>
<b>Cash Outflow:</b>		
Cost of goods sold	<b>1,428,000</b>	<b>1,570,800</b>
Operating expenses	147,000	152,100
<b>Return to investor</b>	<b>90,000</b>	<b>90,000</b>
Total payment	1,665,000	1,812,900
Closing Balances	<b>180,000</b>	<b>215,100</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Low finance.

## **O**PPORTUNITIES

- Competitor weakness.
- Product weight and price and model should be computerized.
- Investor's money will be payback in two years.

## **T**HREATS

- Theft;
- Account receivable.

Presented at 32<sup>nd</sup> SB Ex. Design Lab on 21<sup>st</sup> August,  
2016 at Grameen Kalyan

Thank you







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# NU with his father & mother





# NU With his Mother



**Thank You**