

Proposed NU Business Name: **MA JEWELERS**



Project identification and prepared by: : Md. Mozammel Haque,
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	VAKTA CHANDRA PAUL
Age	:	21-01-1982 (34 Years)
Education, till to date	:	Class Three
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers and 3 Sister
Address	:	Vill: Gorai Pal Para P.O: Gorai P.S: Mirjapur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	CHINU RANI PAL
(iii) Father's name	:	PURNO CHANRA PAL
(iv) GB member's info	:	Branch: Gorai Mirjapur , Centre # 47 (Female), Member ID: 9472, Group No: 09 Member since: 02/05/1988(28 Years) First loan: BDT 5000/- Outstanding loan: 23,400
Further Information:		
(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	:	17 years experience in running business. He has 15 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01862-501978
Family's Contact No.	:	01883-030420
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

CHINU RANI PAL joined Grameen Bank since 28 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business .

Proposed Nobin Udyokta Business Info

Business Name	:	MAA JEWELERS
Location	:	Gorai Pal Para , Gorai , Mirjapur , Tangail
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,40,000/- (from existing business) 67% Required Investment BDT 70,000/- (as equity)33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 05 ft= 50 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gold , Rupa , Stone etc .▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪ The shop is not rented.▪Collects goods from Mirzapur .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)	2,500	75,000	900,000
Gold , Rupa , Stone	600	18,000	216,000
Servicing	3,100	93,000	1,116,000
Total Sales (A)			
Less. Variable Expense	2,125	63,750	765,000
Gold , Rupa , Stone	2,125	63,750	765,000
Total variable Expense (B)	975	29,250	351,000
Contribution Margin (CM) [C=(A-B)			
Less. Fixed Expense			
Rent		2,200	26,400
Electricity Bill		400	4,800
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (sttaf)		14,000	168,000
Salary (self)		5,000	60,000
Guard		300	3600
Total fixed Cost (D)		22,800	273,600
Net Profit (E) [C-D)		6,450	77400

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+
Revenue (sales)					
Gold , Rupa , Stone	2,800	84,000	1,008,000	1,058,400	1,111,3
Servicing	750	22,500	270,000	283,500	297,67
Total Sales (A)	3,550	106,500	1,278,000	1,341,900	1,408,9
Less. Variable Expense					
Gold , Rupa , Stone	2,380	71,400	856,800	899,640	944,62
Total variable Expense (B)	2,380	71,400	856,800	899,640	944,62
Contribution Margin (CM) [C=(A-B)]	1,170	35,100	421,200	442,260	464,37
Less. Fixed Expense					
Rent		2,200	26,400	12,000	12,000
Electricity Bill		400	4,800	6,000	6,000
Transportation		500	6,000	6,000	6,000
Mobile Bill		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary (sttaf)		14,000	168,000	168,000	168,000
Salary (self)		5,000	60,000	60,000	60,000
Gurd		300	3600	3600	3600
Total Fixed Cost		22,800	273,600	260,400	260,400
Net Profit (E) =[C-D)]		12,300	147,600	181,860	203,97
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	147,600	181,860	203,973
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		119,600	273,460
	Total Cash Inflow	217,600	301,460	477,433
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	119,600	273,460	449,433

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



নাম: এস. বি. আর. পোড়ামই মিল পেন্টে, চাঁদাখিল।
ফোন: ১৮-৬২-৫০১৯৭৮

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