

Proposed NU Business Name: **MONI JEWELERS**



Project identification and prepared by: Md. Forhad Hosen,
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Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	RATAN KORMOKAR
Age	:	12-06-1985 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Pach elasin, P.O: Pach elasin, P.S: Delduar, 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	:	MINA KORMOKAR
(iii) Father's name	:	RONGNAS KORMOKAR
(iv) GB member's info	:	Branch: Aloa vobanee, Centre # 32(Female), Member ID: 5063, Group No: 08 Member since: 15-9-1993-31-1-2013 (20Years) First loan: BDT
Further Information:		Existing Loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746945545
Mother's Contact No.	:	01689633421
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINA KORMOKAR joined Grameen Bank since 20 years ago. At first she took --- taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONI JEWELERS
Location	:	Elasin Bazar
Total Investment in BDT	:	BDT 210000/-
Financing	:	Self BDT 150000/-(from existing business) 71% Required Investment BDT 60,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8ft x 8ft= 64 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ornaments Item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed.▪Collects goods from, Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

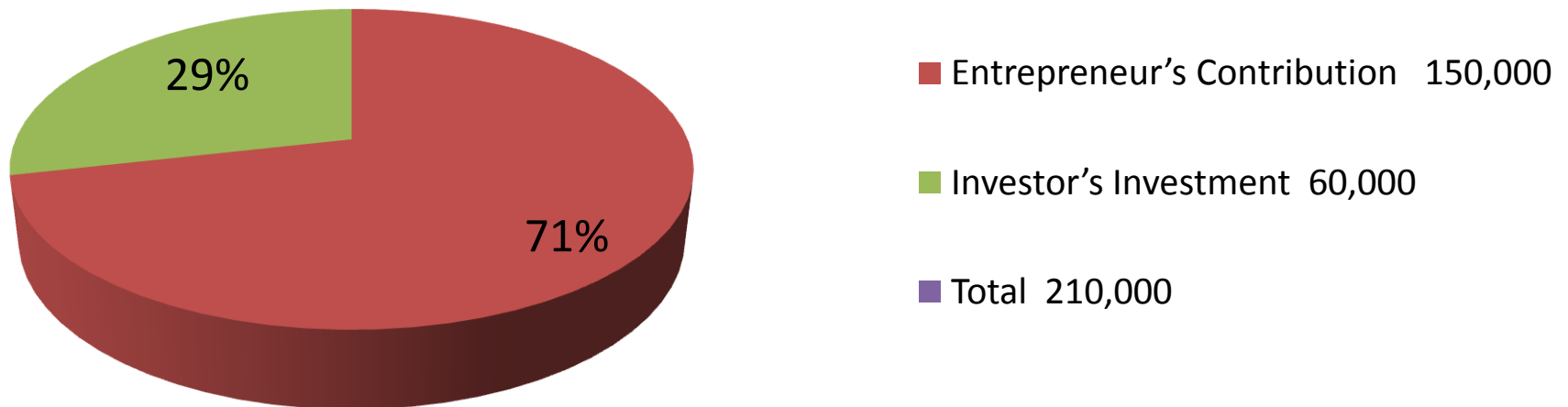
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Jewelers	3000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Jewelers	2400	72000	864000
Total Variable exp. (B)	2400	72000	864000
Contribution Margin CM [C= (A-B)]	600	18000	216000
less fixed exp.			
Rent		700	8400
Electricity bill		200	2400
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		5000	60000
Entertainment		100	1200
Genaretor		200	2400
Mobile		300	3600
total fixed cost (D)		12500	150000
Net profit (E) [C-D]		5500	66000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gold	3	40400	121,200	2	21,000	42,000	163,200
Silver	11	800	8,800	18	800	14,400	23,200
copper			0	18	200	3,600	3,600
Security			20,000				20,000
Total	14		150,000	38		60,000	210,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Jewelers	4500	135000	1620000	1701000
Total Sales (A)	4500	135000	1620000	1701000
less variable Expenses				
Jewelers	3600	108000	1296000	1360800
Total variable Expenses (B)	3600	108000	1296000	1360800
Contribution Margin (CM)= (A-B)	900	27000	324000	340200
Less Fixed Expenses				
Rent		700	8400	8400
Electricity bill		200	2400	2400
Transportation		1000	12000	12000
Salary (self)		5000	60000	60000
Salary (staff)		10000	120000	120000
Entertainment		150	1800	1800
Genaretor		200	2400	2400
Mobile		400	4800	4800
Total Fixed Cost		17650	211800	211800
Net Profit (E) (C-D)		9350	112200	128400
Investment Payback			36000	36000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	112,200	128,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		76,200
	Total Cash Inflow	172200	204600
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	76,200	168600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 15 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



















FAMILY PICTURE

