Proposed NU Business Name: RASEL JEWLEARS



Project identification and prepared by: Md.Shahidul Islam, Rajshahi Shador Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta						
Name	:	MD.RASEL				
Age	:	01-01-1990(26 Years)				
Education, till to date	:	Eight				
Marital status	•	Unmarried				
Children	:	No Son				
No. of siblings:	:	2 Brother 3 Sister				
Address	:	Vill: Nowhata P.O:Nowhata P.S: Paba,Dist: Rajshahi				
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 MOST. TANJILA MOST. TANJILA MD.MOJAMALL HOQUE Branch: Nowhata Paba Centre 74 (Female), Member ID: 7129, Group No: 02 Member since: 2007-2016 <i>(09Years)</i> First Ioan: BDT 3,000				
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 20,000, Outstanding loan: 17800(29-11-16) Father No No 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	:	5 years experience in running business.
Training Info	:	He has No training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722503656
Mother's Contact No.	:	01749230626
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

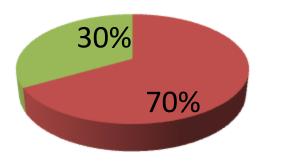
MOST. TANJILA joined Grameen Bank since 9 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	RASEL JEWLEARS			
Location	:	Nowhata, Rajshahi			
Total Investment in BDT	:	BDT 150,000/-			
Financing	:	Self BDT 80,000/-(from existing business) 61% Required Investment BDT 50,000/-(as equity) 39%			
Present salary/drawings from business (estimates)	:				
Proposed Salary	:	BDT 5,000/-			
Size of shop	:	12ft x 10ft= 120 square ft			
Implementation	:	 The business is planned to be scaled up by investment in existing; Servicing item etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing 2 employees. After getting equity fund no employee will be appointed. The shop is Rent Collects goods from Rajshahi/Dhaka Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Jewleries	3,500	105,000	1260000			
	0	0	0			
Total Sales (A)	3,500	105,000	1260000			
Less. Variable Expense						
Jewleries	2,800	84,000	1008000			
	0	0	0			
Total variable Expense (B)	2,800	84,000	1008000			
Contribution Margin (CM) [C=(A-B)	700	21,000	252000			
Less. Fixed Expense		,	1			
	+		ļ			
Rent		1200	14,400			
Electricity Bill		500	6,000			
Mobile Bill		500	6,000			
Salary (self)		5000	60,000			
Guard		100	1,200			
Transportation		400	4,800			
Entertainment		500	6,000			
Salary (staff)		6000	72,000			
			1 200			
Bank service Charge	++	100	1,200			
Total fixed Cost (D)	++	14,300	171,600			
Net Profit (E) [C-D)		6,700	80,400			

Investment Breakdown							
	Proposed						
Particulars	Qty.	Unit	Amount	Qty	Unit	Amount	Proposed Tota
		Price	(BDT)		Price	(BDT)	
Chadi	1	20,000	20,000	1	25000	25000	45,000
Gold	1	30,000	30,000	1	25000	25000	55,000
Jewleris	1	10000	10,000	0	0	0	10,000
Dise Machine	1	20000	20,000	0	0	0	20,000
	0	0		0	0	0	0
	0	0	0				
			0				
			0				
			0				
Total	4	80000	80000	2	50000	50000	130000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd year	3rd year	
Revenue (sales)						
Jewleries	4000	120000	1440000	1584000	1512000	
	0	0	0	0	0	
Total Sales (A)	4000	120000	1440000	1584000	1512000	
Less. Variable Expense		0		0	0	
Jewleries	3200	96000	1152000	1267200	1209600	
	0	0	0	0	0	
Total variable Expense (B)	3200	96000	1152000	1267200	1209600	
Contribution Margin (CM) [C=(A-B)	800	24000	288000	316800	302400	
Less. Fixed Expense						
Rent		1200	14400	15120	15876	
Electricity Bill		500	6000	6120	6426	
Mobile Bill		500	6000	6120	6426	
Salary (self)		5000	60000	61200	64260	
Transportation		500	6000	6120	6426	
Entertainment		400	4800	4896	5140.8	
Salary (staff)		6000	72000	73440	77112	
Security Gard		100	1200	1224	1285.2	
Bank service Charge		100	1200	1224	1285.2	
Total Fixed Cost		14300	171600	175464	184237.2	
Net Profit (E) [C-D)		9700	116400	141336	118162.8	
Investment Payback			20000	20000	20000	

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

<i>SI</i> #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	116400	141336	118162.8
13	Depreciation (Non cash item)		_	
	Opening Balance of Cash Surplus	0	96000	217736
	Total Cash Inflow	166400	237736	335898
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	96000	217736	315898



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill : 6 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures

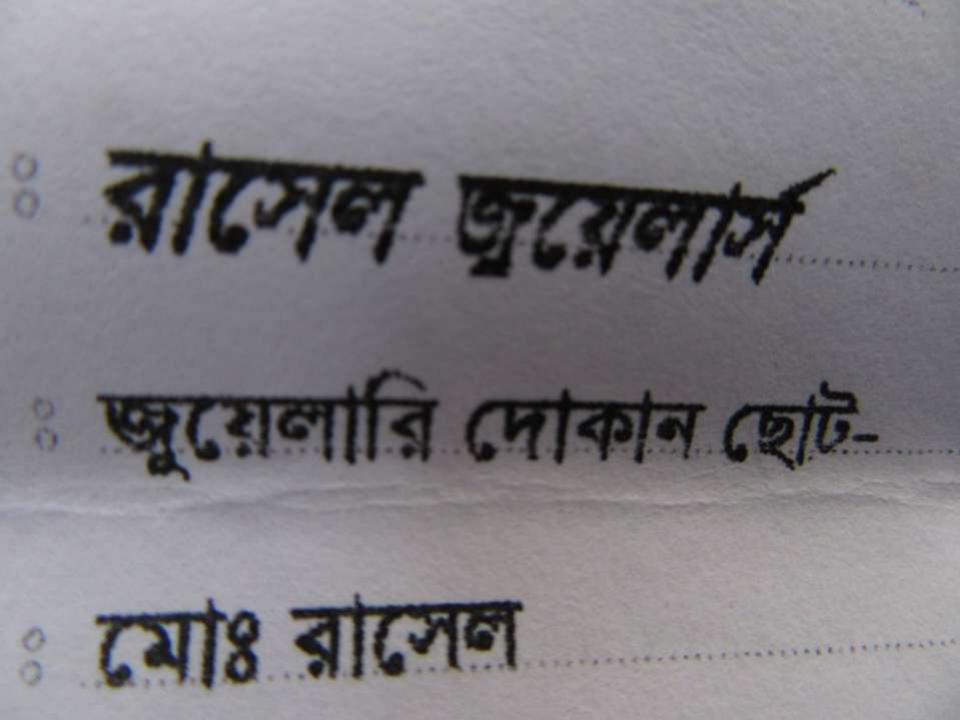












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FAMILY PICTURE

