

Proposed NU Business Name: **JEWEL METAL**



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD JEWEL
Age	:	11-05-1993 (22 Years)
Education, till to date	:	Class 9
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers, 1 Sister
Address	:	Vill: Belna , P.O: Talepur-1313, P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST HELENA AKTAR
(iii) Father's name	:	MD. MONIR HOSEN
(iv) GB member's info	:	Branch: Rohitpur, Centre # 53(Female), Member ID: 4614, Group No: 02 Member since: 2005-2010 (5Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: 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	:	3 years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01878-951806
Mother's Contact No.	:	01714-354216
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HELENA AKTAR joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JEWEL METAL
Location	:	Belna
Total Investment in BDT	:	BDT 705,000/-
Financing	:	Self BDT 625,000/-(from existing business) 89% Required Investment BDT 80,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; kitchen rack .▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 9 employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

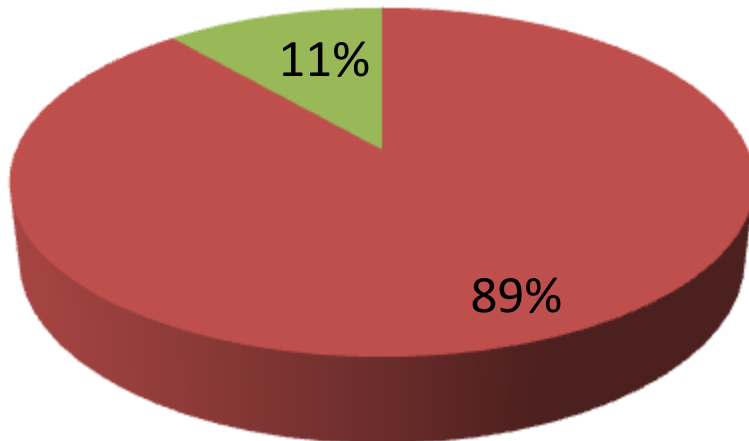
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
kitchen rack		360000	4320000
Total sales (A)		360000	4320000
Less Variable Exp.			
kitchen rack		288000	3456000
Total Variable exp. (B)		288000	3456000
Contribution Margin CM [C= (A-B)]		72000	864000
less fixed exp.			
Electricity bill		300	3600
Salary (self)		5000	60000
Salary (staff)		54000	648000
Entertainment		200	2400
Mobile		200	2400
total fixed cost (D)		59700	716400
Net profit (E) [C-D]		12300	147600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Kitchen Rack	250	2500	625,000	32	2,500	80,000	705,000
Total	250		625,000	32		80,000	705,000

Source of Finance



■ Entrepreneur's Contribution 625,000

■ Investor's Investment 80,000

■ Total 705,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
kitchen rack		405000	4860000	5103000	5358150
Total Sales (A)		405000	4860000	5103000	5358150
less variable Expenses					
kitchen rack		324000	3888000	4082400	4286520
Total variable Expenses (B)		324000	3888000	4082400	4286520
Contribution Margin (CM)= (A-B)		81000	972000	1020600	1071630
Less Fixed Expenses					
Electricity bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Salary (staff)		54000	648000	648000	648000
Entertainment		300	3600	3600	3600
Mobile		300	3600	3600	3600
Total Fixed Cost		59900	718800	718800	718800
Net Profit (E) (C-D)		21100	253200	301800	352830
Investment Payback			32000	32000	32000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	253,200	301,800	352830
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		221,200	491000
	Total Cash Inflow	333200	523000	843830
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	221,200	491000	811830

SWOT ANALYSIS

STRENGTH

Employment: Self: 09 Family:0 Others:0
Experience & Skill : 03 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

