

Proposed NU Business Name: **SHREE DURGA JEWELERS**



Project identification and prepared by: Md Shahadat Hossen
Dhonbari Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	DIPTA KARMAKER
Age	:	06-02-1996 (30 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 0 Sister
Address	:	Vill: Chalash P.O: Dhonbari, P.S: Dhonbari, 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	:	CHAINA RANI KARMAKER
(iii) Father's name	:	JOTISH KARMAKER
(iv) GB member's info	:	Branch:Chalash , Centre # 80 (male), Member ID: 6687, Group No: 07 Member since: 2005-2015(10Years) First loan: BDT 5,000
Further Information:		Existing Loan: /-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01796-322882
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhonbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

Proposed Nobin Udyokta Business Info

Business Name	:	SHREE DURGA JEWELERS
Location	:	Dhonbari
Total Investment in BDT	:	BDT 2,50,000/-
Financing	:	Self BDT 1,80,000/-(from existing business) 72% Required Investment BDT 70,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Average 20% gain on sales.▪Collects goods from Tangail.▪The Shop is owned.▪Agreed grace period is 3 months.

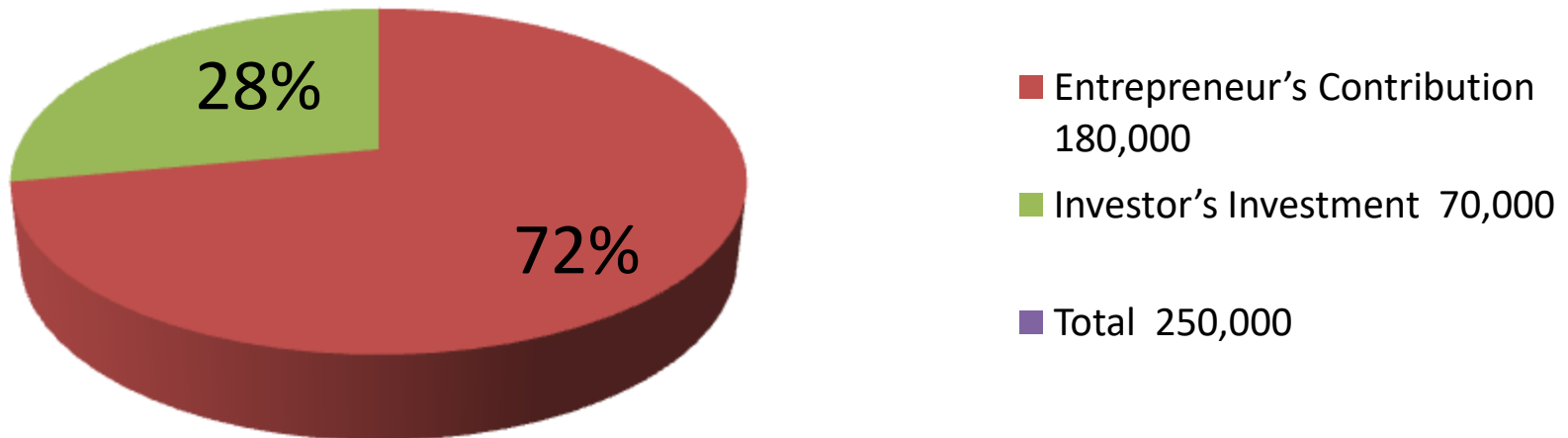
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Gold ,Silver	2300	69000	828000
Service	200	6000	72000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			
Gold ,Silver	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contributon Margin (CM) [C=(A-B)]	660	19800	237600
Less Fixed Expense			
Electric Bill		150	1800
Transportaion		120	1440
Salary (Self)		5000	60000
Entertainment		500	6000
Salary (Self)		8000	96000
Gard		100	1200
Generator		50	600
Mobil Bill		200	2400
Total Fixed Cost (D)		14070	168840
Net Profit (E)= [C-D]		5730	68760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gold	4	38000	152000	2	35000	70000	222000
Silver	35	800	28000				28000
Total	0		180000	2		70,000	250,000

Source of Finance



Financial Projection (BDT)				
Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Gold ,Silver	3800	114000	1368000	1436400
Service	200	6000	72000	75600
Total Sales(A)	4000	120000	1440000	1512000
Less Variable Expense (B)				
Gold ,Silver	3040	91200	1094400	1149120
Total Variable Expense	3040	91200	1094400	1149120
Contributon Margin (CM) [C=(A-B)]	960	28800	345600	362880
Less Fixed Expense				
Electric Bill		150	1800	2100
Transportaion		120	1440	17280
Salary (Self)		5000	60000	60000
Salary (Staff)		8000	96000	96000
Entertainment		5000	60000	60000
Gard		100	1200	1200
Generator		150	1800	1800
Mobil Bill		200	2400	2500
Total Fixed Cost (D)		18570	222840	239080
Net Profit (E)= [C-D]		10230	122760	128898
Investment Pay Back			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	122,760	128898
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		28000
	Total Cash Inflow	192,760	156,898
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)	42000	42000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	28000	102500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill :05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

শ্রী দুর্গা

প্রোঃ বতীশ চন্দ্র কর্মকার

মোবাঃ ০১৮২০-৮৯৪৮৯৩

জুয়েলা





A man with dark hair and a beard, wearing a bright yellow patterned button-down shirt, stands behind a counter. He is looking towards the camera with a neutral expression.



A man with a beard, wearing a light-colored shirt, is sitting at a desk in the background. He is looking towards the camera.





















FAMILY PICTURE

