

Proposed NU Business Name: **MOHAMAYA SWARNA SILPALAY**



Project identification and prepared by: Shajedur Rahman
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	BABLU CHANDRA DAS
Age	:	01-02-1982 (34 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Kalidaho ; P.O: Kalidaho ; P.S: Feni sadar ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	VALO RANI DAS
(iii) Father's name	:	ZIBON CHANDRA DAS
(iv) GB member's info	:	Branch:Kalidaho, Feni Centre # 25 (Female), Member ID: 2745 , Group No: 08 Member since: 15/12/2001 To 25-08-2010(09 Years) First loan: BDT 2,000/- Outstanding loan: 20,000
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	:	10 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-700979
Family's Contact No.	:	01836-973956
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

VALO RANI DAS joined Grameen Bank since 09 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business .

Proposed Nobin Udyokta Business Info

Business Name	:	MOHAMAYA SWARNA SILPALAY
Location	:	Loskar hatt, Feni
Total Investment in BDT	:	BDT 790,000/-
Financing	:	Self BDT 720,000/- (from existing business) 91% Required Investment BDT 70,000/- (as equity) 09 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security of the shop	:	300,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gold , Silver etc .▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 01 employee.▪After getting equity fund one employee will be appointed.▪ The shop is rented.▪Collects goods from Dhaka, Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gold, Silver	9,000	270,000	3,240,000
Total Sales (A)	9,000	270,000	3,240,000
Less. Variable Expense			
Gold, Silver	7,650	229,500	2754,000
Total variable Expense (B)	7,650	229,500	2754,000
Contribution Margin (CM) [C=(A-B)]	1,350	40,500	486,000
Less. Fixed Expense			
Rent		3,000	36,000
Electric Bill		300	3600
		400	4800
Salary (own)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		400	4800
Guard		100	1200
Mobile Bill		300	3600
Total fixed cost		19,500	234,000
Net profit (E) [C-D]		21,000	252,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Har	3	25000	75,000	0	0	0	75,000
Chain	15	10000	150,000	5	10000	50,000	200,000
Finger Ring	8	4000	32,000	5	4000	20,000	52,000
Hear Ring	30	4,000	120,000	0	0	0	120,000
Nose Ring	100	300	30,000	0	0	0	30,000
Others	0	0	13,000	0	0	0	13,000
Security	1	0	300,000	0	0	0	300,000
Total	149		720,000	0	0	70,000	790,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Gold , Silver	10,000	300,000	3,600,000	3780000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3780000	3,969,000
Less. Variable Expense					
Gold , Silver	8,500	255,000	3,060,000	3,213,000	3,373,650
Total variable Expense (B)	8,500	255,000	3,060,000	3,213,000	3,373,650
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		600	7200	7,500	8,000
Transportation		600	7200	7,500	8,000
Salary (self)		5000	60,000	60,000	60,000
Salary (sttaf)		10,000	120,000	120,000	120,000
Entertainment		400	4800	4,800	4,800
Guard		100	1200	1200	1,200
Mobile bill		400	4800	5,000	5,300
Total Fixed Cost		20,100	241,200	242,000	243,300
Net Profit (E) =[C-D]]		24,900	298,800	325,000	352,050
Investment Payback			28,000	28,000	28,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	298,800	325,000	352,050
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		270,800	567,800
	Total Cash Inflow	368,800	595,800	919,850
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	270,800	567,800	891,850

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











মহাশয় স্বর্ণ শিল্পালয়

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বিক্রেতা এবং গোল্ডপ্লেট পাওয়া যায়

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FAMILY PICTURE

