

Proposed NU Business Name: **CITY JEWELERS**



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

Project verified by: MD.Samsul arifin



Brief Bio of The Proposed Nobin Udyokta

Name	:	TAPON GHOSH
Age	:	11-12-1982 (35 Years)
Education, till to date	:	Class - Eight
Marital status	:	Married
Children	:	02 sons
No. of siblings:	:	01 Brother, 04 Sisters
Address	:	Vill:Rohit Purbo , P.O: Rohit Purbo, P.S:Keranigonj , 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	:	AROTI RANI GHOSH
(iii) Father's name	:	CHINTA HORON GHOSH
(iv) GB member's info	:	Branch:Rohitpurbo , Centre # 57 (Female), Member ID:7301/2 , Group No: 06 Member since: 1998-2004 (06 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 15,000- Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	No
(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	:	25 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817-564816
Father's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AROTI RANI GHOSH joined Grameen Bank since 6 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

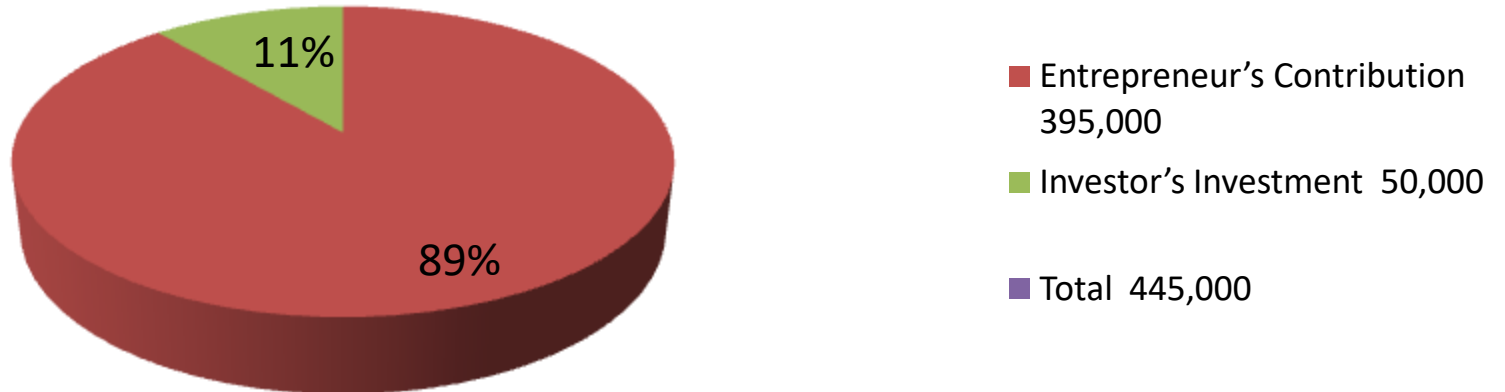
Business Name	:	CITY JEWELERS
Location	:	Beding Market,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT 4,45,000
Financing	:	Self BDT 3,95,000 (from existing business) 89% Required Investment BDT 50,000 (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT -5,000
Size of shop	:	12ft x 07 ft= 84 square ft
Security of the shop	:	BDT 1,25,000
Implementation	:	<ul style="list-style-type: none">▪He run the business like as jewelers.▪Average 30% gain on sale.▪The business is operating by entrepreneur and no employees.▪The shop is rented.▪Collects goods from tati Bazar Dhaka .▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Gold ,Silver	1500	45000	540000
Service	200	6000	72000
Total Sales(A)	1700	51000	612000
Less Variable Expense (B)			0
Gold ,Silver	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	650	19500	234000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		400	4800
Salary (Self)		5000	60000
Salary (Staff)		7000	84000
Entertainment		200	2400
Mobile Bill		200	2400
Total Fixed Cost (D)		15300	183600
Net Profit (E)= [C-D]		4200	50400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gold	5	40,000	200,000	1	40,000	40,000	240,000
silver	100	700	70,000	10	700	7,000	77,000
Security			125,000			0	125,000
	105	40700	395,000	11	40700	50,000	445000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gold ,Silver	2000	60000	720000	756000	793800
Service	200	6000	72000	75600	111500
Total Sales(A)	2200	66000	792000	831600	905300
Less Variable Expense (B)					
Gold ,Silver	1400	42000	504000	529200	555660
Total Variable Expense	1400	42000	504000	529200	555660
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		400	4800	57600	691200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		7000	84000	84000	84000
Entertainment		200	2400	2400	2400
Guard		200	2400	2400	2400
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		15300	183600	236400	870000
Net Profit (E)= [C-D]		8700	104400	109620	115101
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	104,400	109620	115101
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		84400	174020
	Total Cash Inflow	154,400	194,020	289,121
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	84,400	174,020	269,121

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 25 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

