

Proposed NU Business Name: **KANON JEWELERS**



Project identification and prepared by: Md. Farhad Hossain
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	RONGIT CHANDRA DASH
Age	:	05-03-1983(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 son.
No. of siblings:	:	4 Brothers & 1 Sister.
Address	:	Vill: Aggbekheer,P.sShippur, P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	KANON BALA DASH
(iii) Father's name	:	BALORAM CHANDRA DASH
(iv) GB member's info	:	Branch:Gala Tangail , Centre# 27 (Male), Member ID: 3048 , Group No:06 Member since:03/04/2007 at still now. First loan: BDT 5,000 /- Outstanding loan: 47410/-
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. He has Family wise training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01718800116
Family's Contact No.	:	01710404732
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KANON BALA DASH joined Grameen Bank 30 years ago. At first she took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	KANON JEWELERS
Location	:	Shippur Bazar, Shippur, Tangail
Total Investment in BDT	:	BDT=131,400/-
Financing	:	Self BDT =71,400/- (from existing business) 54% Required Investment BDT= 60,000/- (as equity) 46%
Present salary/drawings from business (estimates)	:	BDT= 5,000/-
Proposed Salary	:	BDT= 5,000/-
Size of shop	:	80 ft x 07 ft= 560square ft
Security of the shop	:	BTD=5000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Gold, shop, Oil, Pouder, etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. Existing 1 employee. ▪The shop is no rented. ▪Collects goods from Dhaka, Tangail. ▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

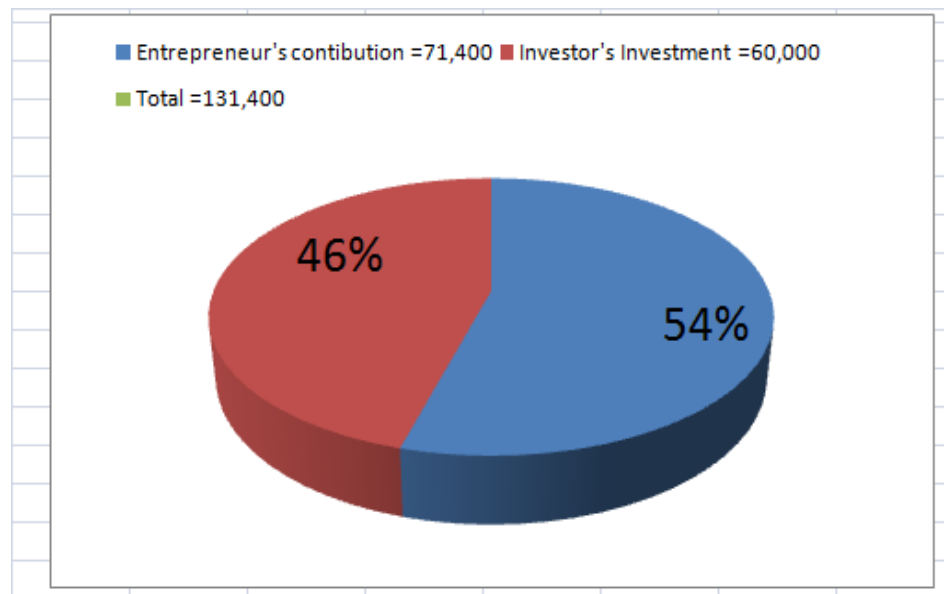
Particular		Monthly	Yearly
Revenue (sales)			
Gold, shop, Oil, Pouder, etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Gold, shop, Oil, Pouder, etc.	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
	450	13,500	162,000
Less. Fixed Expense			
Rent		1600	19200
Electricity Bill		350	4200
Transportation		1000	12000
Salary(Self)		5000	60000
Salary(Staff)		2000	24000
Entertainment		300	3600
Guird		150	1800
Mobile Bill		300	3600
Total fixed Cost (D)		10700	128400
Net Profit (E) [C-D]		2,800	33,600

Particulars	Existing	Proposed	Proposed Total
Gold	42,000	50,000	92,000
Shop	1,500	0	1,500
Oil	5,400	0	5,400
Pouder	2,500	0	2,500
Cosmetics	0	10,000	10,000
Security	5,000	0	5,000
Others	15,000	0	15,000
Total:-	71,400	60,000	131,400

Source of Finance

Entrepreneur's contibution =71,400
Investor's Investment =60,000
Total =131,400

71,400
60,000



Financial Projection (BDT)

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Gold, shop, Oil, Pouder, etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Gold, shop, Oil, Pouder, etc.	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,600	19,200	19,200	19,200
Electricity Bill		350	4,200	4,410	4,631
Transportation		1,500	18,000	18,900	19,845
Salary(Self)		5,000	60,000	60,000	60,000
Salary(Staff)		2000	24,000	24,000	24,000
Entertainment		300	3,600	3,780	3,969
Gard		150	1,800	1,800	1,800
Genarators		0	0	0	0
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		10,500	134,400	135,690	137,045
Net Profit (E) [C-D)		10,500	81,600	91,110	101,096

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	60,000	0	0
1.2	Net Profit	81,600	91,110	101,096
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	57,600	124,710
	Total Cash Inflow	141,600	148,710	225,806
2	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	57,600	124,710	201,806

SWOT ANALYSIS

STRENGTH

Employment: Self:2 Family:0 Others:
Experience & Skill : 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

ক্যানন

জুয়েলার্স

এন্ড

ওয়ার্কসপ

শ্রোঃ রনজিৎ চন্দ্র দাস

আজকের বিনামিতা
আগামী দিনের সঞ্চয়

খাঁটি গিনি সোনা
রূপার গহনা
পেশ্চতকারক
বিক্রেতা

মোবা: ০১৭১৮-৮০০১১৬
০১৫০০৪-৭৫৪৫০



















SUPER
T-shirts

Handwritten text and graffiti on the left pillar, including the word 'श्री' and other illegible characters.

Three posters or advertisements are displayed on the right wall, featuring colorful illustrations and text.

FAMILY PICTURE

