

Proposed NU Business Name: **EMON JUWELARS**



:

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Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>PANDOB RAJBONGSI</b>
Age	:	25 Years(18/05/1991)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	04 Brother, 01 Sister
Address	:	Vill: daspara, P.O: Nogorkonda P.S: Savar, 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	:	<b>MONJU RANI</b>
(iii) Father's name	:	<b>KHOGENDRO RAJBONGSI</b>
(iv) GB member's info	:	Branch: Bongawn, Centre # 7 (Female), Member ID:1723, Group No: 10 Member since: 01/10/2003 First loan: BDT 5,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 40380/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Seven years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01777-266699
Mother's Contact No.	:	01743-890355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MONJU RANI joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>EMON JUWELARS</b>
Location	:	Notunpara ,hemayetpur, Savar , Dhaka
Total Investment in BDT	:	BDT 4,15,000/-
Financing	:	Self BDT 3,35,000(from existing business) 77% Required Investment BDT 80,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 16 ft = 228 s.ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like, Gold,citi gold,indian Metal etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from tati bazarSavar.</li><li>▪Agreed grace period is 3 months.</li></ul>

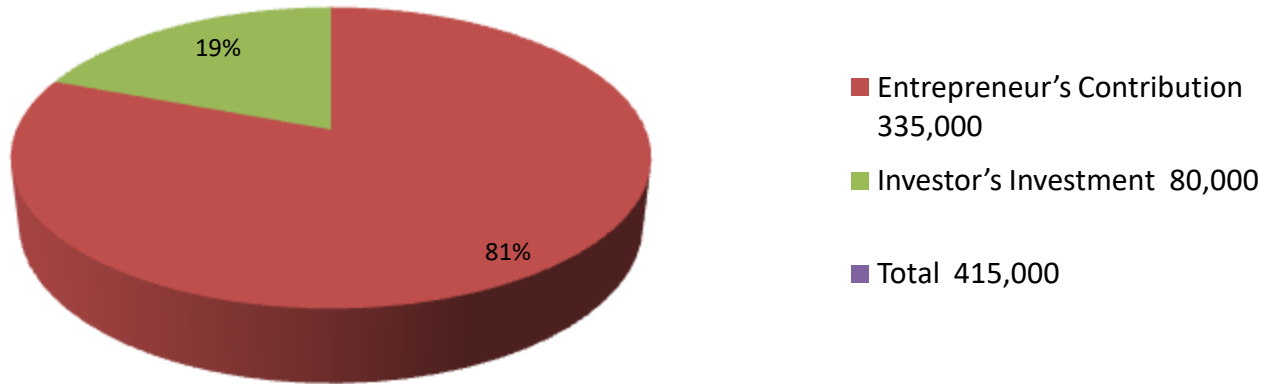
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Confictionary Item	4000	120000	1440000
	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Fridge	3200	96000	1152000
<b>Total variable Expense (B)</b>	3,200	96000	1152000
<b>Contribution Margin (CM) [C=(A-B)</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		4,000	48000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		300	3600
Generator		400	4800
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		14,300	171600
<b>Net Profit (E)= [C-D]</b>		9,700	116400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gold	3	45000	135,000			45,000	180,000
White gold	50	500	25,000			12,000	37,000
Indial Metal item			50,000			21,000	71,000
Advanced			125,000			2,000	127,000
<b>Total</b>	<b>53</b>	<b>0</b>	<b>335,000</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>415,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Electrcital Farniture Item	4500	135000	1620000	1701000
	0	0	0	0
<b>Total Sales (A)</b>	4500	135000	1620000	1701000
<b>Less Variable Expense</b>			0	
Fridge	3600	108000	1296000	1360800
			0	
<b>Total variable Expense (B)</b>	3,600	108000	1296000	1360800
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27000	324000	340200
<b>Less Variable Expense</b>			0	
Rent		4,000	48000	48,000
Electricity bill		500	6000	6500
Transportation		500	6000	6,500
Salary (self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		300	3600	3800
Guard		300	3600	3600
Generator		400	4800	4800
Bank charge		0	0	0
Mobile bill		300	3600	3700
<b>Total fixed cost (D)</b>		14,300	166,800	168,100
<b>Net Profit (E)= [C-D]</b>		12700	152400	172,100
Investment Payback			<b>48,000</b>	<b>48,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	152,400	172,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		104,400
	<b>Total Cash Inflow</b>	232400	276500
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)	<b>48,000</b>	<b>48,000</b>
	<b>Total Cash Outflow</b>	128,000	<b>48,000</b>
3	<b>Net Cash Surplus</b>	104,400	228500

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Notunpara,hemayetpur,  
Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# ইমান জুয়েলার্স

শ্রোঃ পান্ডব রাজবংশী

এখানে সুদক্ষ কারিগর দ্বারা আধুনিক ডিজাইনের ২১ ও ২২  
কারেট স্বর্ণ ও রূপার অলংকার তৈরি করা হয়।

নতুনপাড়া, পূর্বহাটরোড, হেমায়েতপুর, সাতার, ঢাকা। মোবাঃ ০১৮৮২০৬৪২০০

## ইমান জুয়েলার্স

## ইমান জুয়েলার্স





করুন পাড়

ইন্ড  
জুয়েল







# FAMILY PICTURE