

Proposed NU Business Name: **BISMILLAH JEWELLERS**



Project identification and prepared by: Md. Anwar Ali,
Modhupur Unit, Tangail.

Project verified by: Md. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JEWEL RANA
Age	:	01-09-1995 (22Years)
Education, till to date	:	Class-seven
Marital status	:	Married
Children	:	No
No. of siblings:	:	02 Brothers and 01 sister
Address	:	Vill: Haspatal pare,P.O: Modhupur, P.S: Modhupur, 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	:	MOST. JAMILA BEGUM
(iii) Father's name	:	MD . ABDUL MAJID
(iv) GB member's info	:	Branch: Modhupur, Centre # 27 (Female), Member ID: 1035, Group No: 01 Member since: 10-08-1989 (28 Years) First loan: BDT 2000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: BDT 42,840/-
(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	:	08years experience in running business. 08 Years in own business. He has training 07 years.
Other Own/Family Sources of Income	:	none
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-765620
Mother's Contact No.	:	01714-930264
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. JAMILA BEGUM joined Grameen Bank since 28 years ago. At first he took 2000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

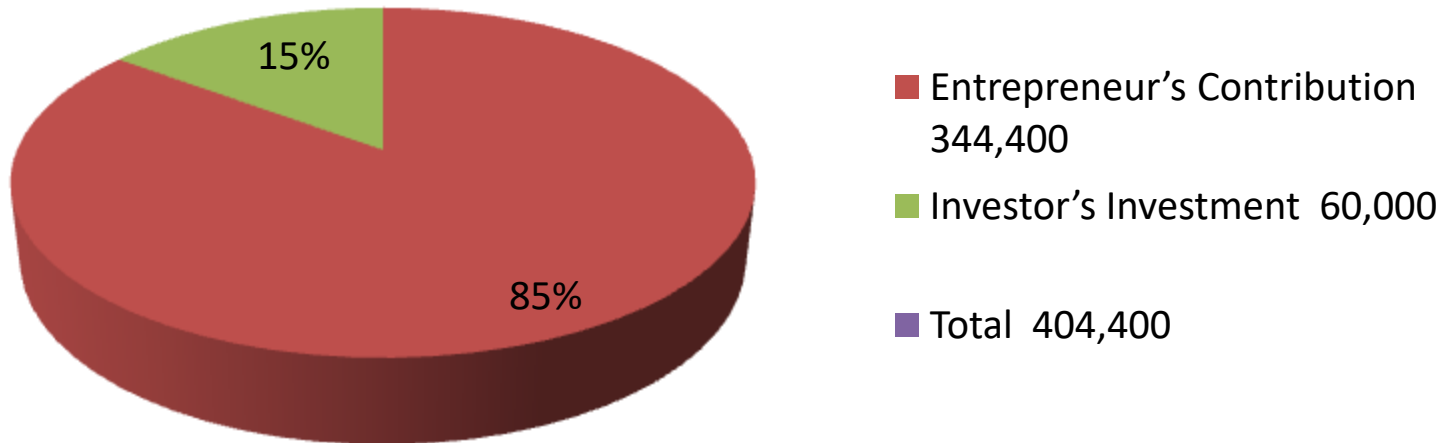
Business Name	:	BISMILLAH JEWELLERS
Location	:	Sathi road,Modhupur, Tangail.
Total Investment in BDT	:	BDT 404,400/-
Financing	:	Self BDT 344,400(from existing business)85 % Required Investment BDT 60,000 (as equity)15 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x08 ft = 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; gold bala,gold har,golddul,rupar mala, nakful etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods fromModhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
goldbala,goldhar,golddul,rupamala,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
goldbala,goldhar,golddul,rupamala,others	3200	96000	1152000
Total Variable Expense	3200	96000	1152000
Contributon Margin (CM) [C=(A-B)]	800	24000	288000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		600	7200
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		500	6000
Guard		100	1200
Generator		400	4800
Mobile Bill		300	3600
Total Fixed Cost (D)		18100	217200
Net Profit (E)= [C-D]		5900	70800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
gold bala	0	0	60,000			40,000	100,000
gold har	1	40,000	40,000			0	40,000
gold dul	0	0	20,000			0	20,000
rupar mala	3	800	2,400			0	2,400
rupar nupor	0	0	16,000			0	16,000
nakful	0	0	6,000			0	6,000
security	0	0	200,000			0	200,000
rupa purchase			0			20,000	20,000
			0			0	0
			0			0	0
Total	4	40800	344,400	0	0	60,000	404,400

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
goldbala,goldhar,golddul,rupamala,others	5000	150000	1800000	1890000
0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000
Less Variable Expense (B)				
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000
Total Variable Expense	4000	120000	1440000	1512000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000	378000
Less Fixed Expense				
Rent		1200	14400	14400
Electric Bill		600	7200	7500
Transportaion		0	0	0
Salary (Self)		5000	60000	60000
Salary (Staff)		10000	120000	120000
Entertainment		500	6000	6000
Gard		100	1200	1200
Generator		400	4800	4800
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		18100	212400	212800
Net Profit (E)= [C-D]		11900	142800	149940
Investment Pay Back			36,000	36,000

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	60,000	
1.2	Net Profit	142,800	149940
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		106800
	Total Cash Inflow	202,800	256,740
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	106,800	220,740

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;sathi road,
modhupur,Tangail.

THREATS

Theft
Fire
Political unrest

Pictures

বিস্মিল্লাহ
জুয়েলার্স

বিস্মিল্লাহ

নাজ জুয়েলার্স









FAMILY PICTURE

