

Proposed NU Business Name: MA MONI JEWELRY WORKSHOP



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Sokhipur.

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHESH CHANDRA ROBI DASH
Age	:	02-05-1983 (34Years)
Education, till to date	:	CLASS 8
Marital status	:	married
Children	:	-
No. of siblings:	:	4 Brothers 2 Sisters
Address	:	Vill: Nolua road P.O: Bohuriya P.S: Sokhipur Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FULMOTI ROBI DASH <input type="checkbox"/>
(iii) Father's name	:	LATE LALU ROBI DASH
(iv) GB member's info	:	Branch :Jadobpur ,Centre 25(Female), Member ID: 3283 , Group No: 06 Member since: 2005-2017 (12Years) First loan: BDT 2000
Further Information:		Existing loan: BDT 25,000, Outstanding Loan: 0
(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.)	:	None
Business Experiences and Training Info	:	5 years experience in running business. 5 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718076337
Family's Contact No.	:	01872340874
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur, Tangail Unit, Sokhipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FULMOTI ROBIDASH joined Grameen Bank since 12 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

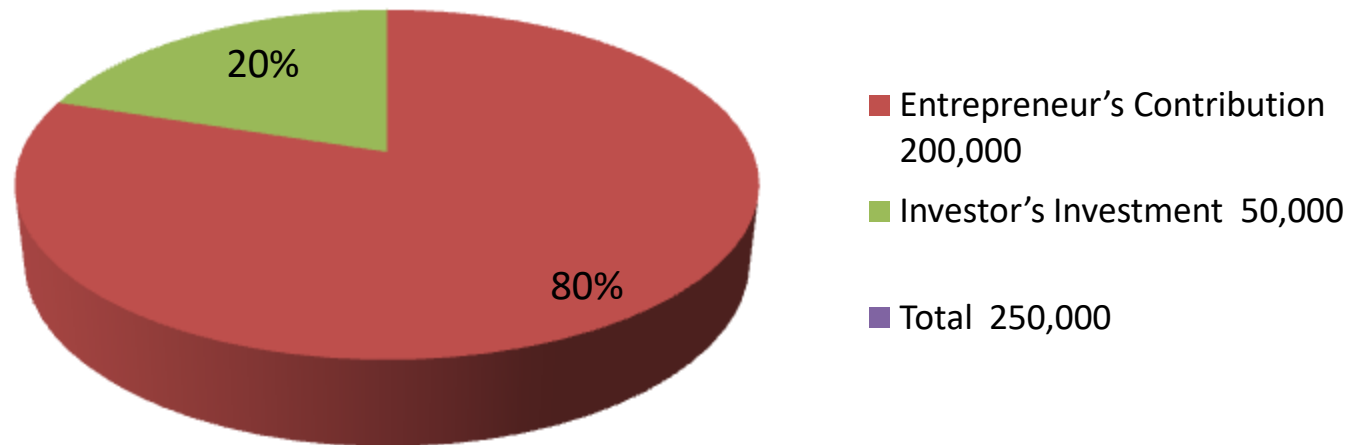
Proposed Nobin Udyokta Business Info

Business Name	:	MA MONI JEWELRY WORKSHOP
Location	:	Nolua
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	5 x 7 ft=35 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –nupur silver, gold.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop own▪Collects goods from Sokhipur.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
nupur silver, gold.	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
nupur silver, gold.	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contribution Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8200	98400
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
silver	100	800	80000	1	50000	50,000	130,000
gold	300	400	120000			0	120,000
	400	1200	200,000	1	50000	50,000	250000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
nupur silver, gold.	2600	78000	936000	982800	1031940
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
nupur silver, gold.	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	72000	864000
Transportaion		2,000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		8200	98400	159600	952860
Net Profit (E)= [C-D]		7400	88800	93240	97902
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	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	Total Cash Inflow	138,800	162,040	239,942
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	68,800	142,040	219,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 5 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

