

Proposed NU Business Name: NEW CHOICE JUELERS



Project identification and prepared by: Md Shahadat Hossain,
Dhanbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ANOWER HOSEN
Age	:	01-04-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 Dauther 0 Son
No. of siblings:	:	03 Brothers 01 Sisters
Address	:	Vill: Periata ,P.O: Vatkura ,P.S: Dhanbari, 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	:	ANOWARA BEGUM
(iii) Father's name	:	MD.AB. MALEK
(iv) GB member's info	:	Branch: , Centre # (Female), Member ID: , Group No: Member since: 00-00-2000 (Years) First loan: BDT = Last Loan =
Further Information:	:	Outstanding loan:=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	17 years of business experience.
Own Business and	:	03 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916-395267
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NEW CHOICE JUELERS
Location	:	Dhanbari chourasta, Tangail
Total Investment in BDT	:	BDT 504,000/-
Financing	:	Self BDT 424,000/- (from existing business) 84% Required Investment BDT 80,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	01 ft x 01 ft= 100 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; sona,chadi,angti, etc. ▪Average 15 % gain on sales. ▪The business is operating by entrepreneur. Existing 02 employee. ▪The shop is rented . ▪Collects goods from .Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sornu,rupa	9,000	270,000	3,240,000
servics	1,000	30,000	360,000
Total Sales (A)	10,000	300,000	3,600,000
Less. Variable Expense			
sornu,rupa	8,000	240,000	2,880,000
Total variable Expense (B)	8,000	240,000	2,880,000
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		30000	360,000
Entertainment		1,000	12,000
Graud Bill		150	1,800
Generator Bill		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		40,550	486,600
Net Profit (E) [C-D]		19,450	233,400

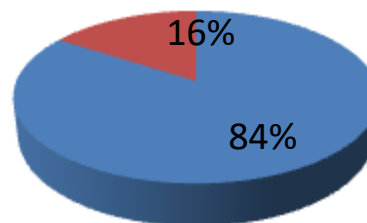
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
sarnu	4v	46000	184000	sarnu	2v	40000	80,000	264,000
rupa	50v	800	40000	rupa			0	40,000
			0				0	0
			0				0	0
			0				0	0
			0				0	0
			0		0	0	0	0
			0		0	0	0	0
	0		0	0			0	0
Others			0	Others			0	0
Security of Shop			200000					200,000
Machinaries	0	0	0	Machinaries	0	0	0	0
Total			424,000				80,000	504,000

Source of Finance

■ Entrepreneur's contribution 424000

■ Investor's Investment 80000

■ Total 504000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
sornu,rupa	10,000	300,000	3,600,000	3,780,000	
servics	1,000	30,000	360,000	378,000	
Total Sales (A)	11,000	330,000	3,960,000	4,158,000	
Less. Variable Expense					
sornu,rupa	8,900	267,000	3,204,000	3,364,200	
Total variable Expense (B)	8,900	267,000	3,204,000	3,364,200	
Contribution Margin (CM) [C=(A-B)	2,100	63,000	756,000	793,800	
Less. Fixed Expense					
Rent		2,500	30,000	30,000	
Electricity Bill		550	6,600	6,930	
Transportation		1,100	13,200	13,860	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		30,000	360,000	360,000	
Entertainment		1,100	13,200	13,860	
Graud Bill		165	1,980	2,079	
Generator Bill		105	1,260	1,323	
Mobile Bill		315	3,780	3,969	
Non Cash Item					
Depreciation		0	0	0	
Total Fixed Cost		40,835	490,020	492,021	
Net Profit (E) [C-D)		22,165	265,980	301,779	
Investment Payback			48,000	48,000	

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	265,980	301,779	
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		217,980	
	Total Cash Inflow	345,980	519,759	
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)	48,000	48,000	
	Total Cash Outflow	128,000	48,000	
3	Net Cash Surplus	217,980	471,759	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

