

A Nobin Udyokta Project

Trisha Moni Jewelers



Presented by:
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GRAMEEN TRUST



33rd Design Lab (Executive):19 October 2014

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Palash Debnath
Age	:	28 years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	sisters- 3
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs.Kolpona Debnath
(iii) Father's name	:	Mr. Khokon Debnath
(iv) GB member's info	:	Branch : Sonapur Centre #27/Ma, Loan no.:2216/1, Member since 17-08-2005 First loan: Tk. 5000/- Existing loan: Tk.200000, Outstanding: 188000/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF etc.	:	N/A
Education	:	S.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Jewelry Business
Business Experiences	:	7 years
Training Info	:	
Other Own/Family Sources of Income	:	Father is a salesman of fashion house.
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

Brief History of GB Loan Utilization by Family

NU's Mother has been a member of Grameen Bank since 2005 (9 years). At first she took a loan amount 5,000 taka from Grameen Bank. NU's Father started his business with GB Loan, he repaired their own house from business income. Nobin Udyokta also started his first business by using his mother's GB loan. NU's mother took GB loan several times to invest in her son's business and existing loan is 200000/- .They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	Trisha Moni Jewelers Trade license no: 861
Address/ Location	:	Pat bazar, Ramgonj, Laxmipur
Total Investment in BDT	:	800000/-
Financing	:	Self BDT 500000/- (from existing business) 63 % Required Investment BDT 300000/- (as equity) 37 %
Present salary/drawings from business (estimated)	:	6000
Proposed Salary		8000
Proposed Business Implementation Plan (i)% of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	20% 20 % 2 months

Project summary

- 🌐 NU has been running jewelry business with experience of 7 years.
- 🌐 The Business will be operated by entrepreneur.
- 🌐 On average 20% profit gain with making charge in a year.
- 🌐 NU wants to expand his business with foreign gold ornaments.
- 🌐 Target customers are local people around Ramgonj, Sonapur, Laxmipur.

OBJECTIVES

- ✓ **Employment for the entrepreneur.**
- ✓ **Become a Prominent Nobin Udyokta.**
- ✓ **Create employment opportunities for others (especially for family members of Grameen Bank Borrowers)**
- ✓ **Improving livelihood of Nobin Udyokta's family.**
- ✓ **Contribute in improving socio-economic condition.**

Present & Proposed Investment Breakdown

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Different kind of stock items(Existing business)</u>			
Gold Ornaments = 150,000/-			
Silver +Silver ornaments (payel, chain, gold plate, rings , bracelet , etc. 100 vori *1000) = 100,000/-	500000/-		
Furniture = 40,000/-			
Machinerias = 60,000/-			
Advance = 150,000/-			
<u>Proposed Items</u>			
Foreign gold(chain ,Ear rings, Nose Pin, Bracelet, Ring)		300000/-	
Total 6 vori(6* 40000tk) = 240,000/-			
Gold bar (1.5 vori) = 60,000/-			
Total Capital			800000/-

Info on Existing Business Operations

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	8000	240000	2880000
<i>Less: Cost of sales (B)</i>	6400	192000	2304000
Gross Profit (C) [C=(A-B)]	1600	48000	576000
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Generator bill		400	4800
Shop Rent		4200	50400
Night Guard bill		100	1200
Entertainment		300	3600
Own salary		6000	72000
G B Installment		22000	264000
Present salary-Employee (1)		4000	
Others cost		200	2400
Non Cash Item:			
Depreciation Expenses		900	10800
Total Operating Cost (D)		38400	460800
Net Profit (C-D):		9600	115200

Financial Projection of Nu Business Plan

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	10000	300000	3600000	11000	330000	3960000	12000	360000	4320,000
<i>Less: cost of sales (B)</i>	8000	240000	2880000	8800	264000	3168000	9600	288000	3456,000
Gross Profit (C) [C=(A-B)]	2000	60000	720000	2200	66000	792000	2400	72000	864,000
Less: Operating Costs									
Electricity bill		300	3600		400	4800		400	4,800
Shop Rent		4200	50400		4200	50400		4200	50,400
Night Guard bill		100	1200		200	2400		200	2,400
Entertainment		300	3600		300	3600		300	3,600
Generator bill		400			500	6000		500	6,000
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200		100	1,200
Proposed Salary- Self		8000	96000		10000	120000		10000	120,000
Proposed Salary- Staff (1)		4000	48000		5000	60000		5000	60,000
G B Installment		22000	264000						
Others		200	2400		400	4800		400	4,800
Non Cash Item:									
Depreciation Expenses		900	10800		900	10800		900	10,800
Total Operating Cost (D)		40500	486000		22000	264000		22000	264,000
(Net Profit C-D) :		19500	234000		44000	528000		50000	600,000
Pay Back			120000			120000			120,000
Retained Income:			114000			408000			480,000

Notes: GB loan installment will end in 2015.

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality gold ornaments to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Increase in gold price.

OPPORTUNITY

- ✓ Huge demand of various jewelry items.
- ✓ Central point of Ramgonj bazar.
- ✓ New design & skilled labor.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Scarcity of new Raw gold.



আজকের বিলাসিতা আগামী দিনের সঞ্চয়

তুষ্ণা মনি

শিলালয় এন্ড জুয়েলাস

এখানে ২১ ও ২২ ক্যারেটের স্বর্ণ দ্বারা অত্যাধুনিক ডিজাইনের অলংকার প্রস্তুত

প্রোঃ পলাশ দেবনাথ # 01717-269831



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For more information
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