

A Nobin Udyokta Project

Proposed NU Business Name : Seaum Jewelers



ছিয়াম
জুয়েলার্স

প্রোঃ মোঃ সুজন স্বর্ণকার
মোবা : ০১৭২৭-৬৩২৬৩৪

আধুনিক রুচিসম্মত যাবতীয় সোনা ও রূপার
গহনা যত্নসহকারে প্রস্তুত করা হয়।

ছায়ীদ বারু সুপার মার্কেট
Ad-alo-01823007972

বাংলাদেশ হাটের উত্তর পার্শ্বে, গড়পাড়া, মানিকগঞ্জ।

Presented by :
Md.Sujan

NU Identified and PP Prepared :
Md. Sohrab Hossain (Manikganj Unit)
Verified by : Md. Nazmul Karim/Md. Khalilur
Rahman

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--|---|--|
| Name | : | Md. Sujan |
| Age | : | 31 |
| Marital status | : | Married |
| Children | : | 1 son |
| No. of siblings: | : | 4 Brothers, 4 sisters |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Nurbanu |
| (iii) Father's name | : | Md. Gendu Bapari |
| (iv) GB member's info | : | Branch: Gorpara Centre # 8(M), Loanee no.:1544 Member since : 1983 First loan: Tk. 2000 Existing loan: Tk. 2,10,000 Outstanding: Tk.1,16,950 |
| Further Information: | : | |
| (v) Who pays GB loan installment | : | Brother |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii) Any other loan like GCCN, GKF etc.. | : | N/A |
| (ix) Others | : | N/A |
| Education | : | Seven |

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

| | | |
|---|---|-------------------------------------|
| Present Occupation | : | Jewelry Business |
| Trade License No | : | 232/14-15 |
| Business Experiences | : | 10 years |
| Other Own/Family Sources of Income | : | N/A |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01727632634 |
| NU Project Source/Reference | : | GT Manikganj Unit Office, Manikganj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mothers has been a member of Grameen Bank since 1983. At first she took a loan amount of BDT 2000 from Grameen Bank. NU's brother is using the loan in his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Business Name | : | Seaum Jewelers |
| Address/ Location | : | Bangladesh Hut, Gorpara, Manikganj, |
| Total Investment in BDT | : | 3,40,000 |
| Financing | : | Self BDT : 1,90,000 (from existing business) - 56 % Required Investment BDT : 1,50,000 (as equity) - 44% |
| Present salary/drawings from business (estimates) | : | BDT 7,000 |
| Proposed Salary | | BDT 7,000 |
| i. Proposed Business % of present gross profit margin | : | 20% |
| ii. Estimated % of proposed gross profit margin | : | 20% |
| iii. Agreed grace period | : | 3 months |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|-------------------------|-------------------|-------------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| i. Present stock items: <div style="margin-left: 20px;"> Advance : 25,000 lock machine :5000 Jewelry Rack :5000 Gold (4 Vori *38,000) :1,52,000 Silver (4 Vori*750) :3000 </div> | 1,90,000 | | |
| i. Proposed Stock Items: <div style="margin-left: 20px;"> Gold (3.5 Vori *38000) : 1,33,000 Silver (Approx 23 vori*750) : 17,000 </div> | | 1,50,000 | |
| Total Capital | 1,90,000/- | 1,50,000/- | 3,40,000/- |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|---------------------------------|-------------------------|--------------|-----------------|
| | Daily | Monthly | Yearly |
| Sales | 2000 | 60000 | 1080000 |
| <i>Less: Cost of sales</i> | 1600 | 48000 | 864000 |
| Profit (20%) [A] | 400 | 12000 | 1,44,000 |
| <i>Less: Operating Costs</i> | | | |
| Electricity bill | | 400 | 4800 |
| Shop Rent | | 800 | 9600 |
| Entertainment | | 200 | 2400 |
| Night guard bill | | 50 | 600 |
| Mobile bill | | 500 | 6000 |
| Present salary/Drawings- self | | 7000 | 84000 |
| Others | | 400 | 4800 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 83 | 1000 |
| Total Operating Cost (D) | | 9433 | 113196 |
| Net Profit (C-D): | | 2567 | 30,804 |

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 |
| Sales | 3000 | 90000 | 900000 | 3500 | 105000 | 2160000 | 4000 | 120000 | 1440000 |
| <i>Less: Cost of sales</i> | 2400 | 72000 | 720000 | 2800 | 84000 | 1836000 | 800 | 24000 | 288000 |
| Profit (20%) [A] | 600 | 18000 | 2,16,000 | 700 | 21000 | 2,52,000 | 3200 | 96000 | 1152000 |
| <i>Less: Operating Costs</i> | | | | | | | | | |
| Electricity bill | | 400 | 4800 | | 400 | 4800 | | 450 | 5400 |
| Shop Rent | | 800 | 9600 | | 800 | 9600 | | 800 | 9600 |
| Entertainment | | 300 | 3600 | | 400 | 4800 | | 400 | 4800 |
| Mobile bill | | 600 | 7200 | | 600 | 7200 | | 650 | 7800 |
| Present salary/Drawings- self | | 7000 | 84000 | | 7000 | 84,000 | | 7000 | 84000 |
| Night Guard bill | | 50 | 600 | | 100 | 1200 | | 150 | 1800 |
| Others | | 400 | 4800 | | 400 | 4800 | | 500 | 6000 |
| Depreciation Expenses | | 83 | 1000 | | 83 | 1000 | | 83 | 1000 |
| Total Operating Cost (E) | | 9633 | 115596 | | 9783 | 117396 | | 10033 | 120396 |
| Net Profit | | 8367 | 100404 | | 11217 | 1,34,604 | | 13967 | 167604 |
| GT payback | | | 60000 | | | 60000 | | | 60,000 |
| Retained Income: | | | 40404 | | | 74604 | | 107604 | |

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> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 1,50,000 | | |
| 1.2 | Net Profit (Ownership Tr. Fee added back) | 1,00,404 | 1,34,604 | 1,67,604 |
| 1.3 | Depreciation (Non cash item) | 1000 | 1000 | 1000 |
| 1.4 | Opening Balance of Cash Surplus | - | 41,404 | 1,17,008 |
| | Total Cash Inflow | 2,51,404 | 1,77,008 | 2,84,712 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 1,50,000 | - | - |
| 2.2 | Payment of GB Loan* | - | - | - |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60,000 | 60,000 | 60,000 |
| | Total Cash Outflow | 2,10,000 | 60,000 | 60,000 |
| 3.0 | Net Cash Surplus | 41,404 | 1,17,008 | 2,24,712 |

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience
- Position of his store beside Highway.

WEAKNESS

- Opponent in same areas

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Theft

Pictures





















Presented at
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On June 4, 2015 at GT



Further Information

Grameen Trust

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