

DIPA SHILPALOY & JEWELRY



Presented By-
Gonash Karmaker

NU Identified and PP Prepared by-
Md. Alauddin (Ramgonj Unit)
Verified by- Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Gonash Karmaker
Age	:	08/5/1983 (32 years)
Marital status	:	Married
Children	:	2 sons
No. of siblings:	:	Brother-2, Sister -1
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. Dipali Rani karmaker
(iii) Father's name	:	Mr. Subol karmaker
(iv) GB member's info	:	Branch: Shompara-Chatkhil , Centre -13/m, Loanee no-1292
Further Information:		Member since -5/1/2005 , First loan: Tk. 5000/- Existing loan: TK-30000/ Outstanding:TK-23400/
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	NU
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A N/A N/A
Education	:	Class Eight

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

Present Occupation	:	Jewelry business
Trade License	:	07
Business Experiences	:	15 years Previously worked in Chatkhil (2 years)
Other Own/Family Sources of Income	:	Father (Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01816171924
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 (11 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>DIPA SHILPALOY & JEWELRY</i>
Address/ Location	:	Middle Road, Dosghoria Bazar, Chatkhil, Noakhali
Total Investment in BDT	:	550,000
Financing	:	Self BDT 350,000/- (from existing business) 64 % Required Investment BDT 200,000/- (as equity) 36 %
Present salary	:	7000/-
Proposed Salary	:	7000/-
Proposed Business	:	
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
investments in different categories:	(1)	(2)	(1+2)
Present items (existing business)- Gold & Gold ornaments (7 vori*38000) =266000/- Silver (18 vori*750) =24000/- Furniture =30000/- Weight Machine =5000/- Steel Volt =25000/-	350000		
Proposed items- Foreign gold (chain, Ear rings, Nose Pin, Bracelet, Ring) (4 vori *38000tk) =152000/- Old prepared ornament (1.5 vori*35000) =48000/-		200000	
Total Capital			550000/

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales (A)	150000	1800000
<i>Less: Cost of sales (B)</i>	127500	1530000
Gross Profit (C) [C=(A-B)]	22500	270000
<i>Less: Operating Costs</i>		
<i>Shop Rent</i>	2000	24000
Electricity bill	400	4800
Generator bill	200	2400
Mobile bill	500	6000
Present salary/Drawings- self	7000	84000
Present salary-Employee -1	6000	72000
Others cost (Tax, entertainment , travel etc.)	600	7200
Non Cash Item:		
Depreciation Expenses(30000x10%)	250	3000
<i>Total Operating Cost (D)</i>	<i>16950</i>	<i>203400</i>
Net Profit (C-D):	5550	66600

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)	6000	180000	2160000	6500	195000	2340000	7000	210000	2520000
<i>Less: cost of sales (B)</i>	5100	153000	1836000	5525	165750	1989000	5950	178500	2142000
Gross Profit (C) [C=(A-B)]	900	27000	324000	975	29250	351000	1050	31500	378000
<i>Less: Operating Costs</i>									
Shop Rent		2000	24000		2000	24000		2000	24000
Electricity bill		400	4800		500	6000		500	6000
Generator		200	2400		200	2400		250	3000
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		7000	84000		7000	84000		7000	84000
Proposed Salary- Staff (1)		6000	72000		6000	72000		6000	72000
Others(fee, entertainment, travel.)		600	7200		600	7200		600	7200
Non Cash Item:									
<i>Depreciation (69000*10%)</i>		250	3000		250	3000		250	3000
<i>Total Operating Cost (D)</i>		16950	203400		17050	204600		17100	205200
(Net Profit C-D) :		10050	120600		12200	146400		14400	172800
Pay back		80000			80000			80000	
Retained Income:		40600			66400			92800	

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	200000		
1.2	Net Profit	120600	146400	172800
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		20200	89600
	Total Cash Inflow	323600	169600	265400
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan	23400		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	303400	80000	8000
3.0	Net Cash Surplus	20200	89600	185400

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 Dosghoria bazar.
- ✓ New design & skilled labor.

THREATS

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

শ্রোঃ গণেশ কর্মকার

আজকের বিলাসিতা আগামী দিনের সঞ্চয়

সমসীাদের প্রিয় খাঁটি অলংকার

দিপা শিল্পালয়

এন্ড জুয়েলার্স

আধুনিক ডিজাইনের খাঁটি গিনি সোনার
অলংকার প্রস্তুত কারক ও বিক্রেতা।



ব্যাংক রোড, দশঘরিয়া বাজার, চটখিল, নোয়াখালী। ০১৮১৬-১৭১৯২৪

দুরাইন এন্ড
০১৮২২-১২০১৫৭

সবতাই আমাদের মূলধন

আজকের বিলাসিতা আগামী দিনের সঞ্চয়

শ্রীঃ গনেশ কর্মকার

স্বপ্নের পথ কী কল্পনা

দিপা শিল্পালয়

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অলংকার প্রস্তুত কারক ও বিক্রেতা।



কলকাতা রোড, দশমীর বাজার, চাঁদীঘাট, সোনারগাঁ। ০৩৮১৬-১৭১৯১৩

মুঠো এডঃ ০৩৭৪-১১০১৭











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on July 02, 2015 at GT



For more information

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