Proposed NU Business Name: RATAN JEWELARS



Project identification and prepared by: Md. Abdul Mamman Talukdar, Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mamman Talukdar



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. AKAS AHMED	
Age	:	10.6.1996(20 Years)	
Education, till to date	:	HSC	
Marital status	:	Married	
Children	:	1 Son	
No. of siblings:	:	1 Brother & 1 Sister	
Address	:	Vill: Alok sotra, P.O: Damkura hat, P.S: Poba, Dist: Rajshahi	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST. FERDOUSHI BEGUM MD. NOJRUL ISLAM Branch: Rampal, Centre # 20(Female), Member ID: 1734/6, Group No: 02 Member since: 0 (14Years) First Ioan: BDT 3,000	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady	:	Existing Loan: BDT 20000, Outstanding loan: BDT 15160 N/A No	
(vii) Grameen Education Loan(viii) Any other loan like GB, BRAC ASA etc	:	No 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 and	:	10years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	_
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736498350
Mother's Contact No.		01728087015
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FERDOUSHI BEGUM joined Grameen Bank since 14years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

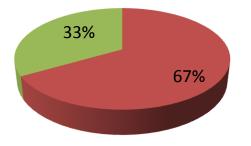
Proposed Nobin Udyokta Business Info				
Business Name	:	RATAN JEWELARS		
Location	:	DAMKURA HAT, GODABARI		
Total Investment in BDT	:	BDT 320,000/-		
Financing	:	Self BDT 220,000/-(from existing business) 69% Required Investment BDT 1,00,000/-(as equity) 31%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	7ft x 11ft= 77square ft		
Security of the shop	:	BDT 40,000/-		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Ornaments itemetc. Average 15% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Rajshahi. Agreed grace period is 3 months. 		

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Gold & Silver juwelery items	4100	123000	1476000
Total Sales (A)	4100	123000	1476000
Less Variable Expense			
Gold & Silver juwelery items	3485	104550	1254600
Total variable Expense (B)	3,485	104550	1254600
Contribution Margin (CM) [C=(A-B)	615	18450	221400
Less Variable Expense			
Rent		500	6000
Electricity bill		800	9600
Salary (self)		5000	60000
Salary(Staff)		5000	
Entertainment		300	3600
Guard		200	2400
Mobile bill		600	7200
Total fixed cost (D)		12,400	148800
Net Profit (E)= [C-D]		6,050	72600

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Colored chadi items	2,000	0	2000		
Silver nupur	80,000	0	80000		
Golden jewelry	118,000	0	118000		
Golden		78,000	78000		
Silver		22,000	22000		
	200,000	100,000	300000		

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Gold & Silver juwelery items	5500	165000	1980000	2079000
Total Sales (A)	5500	165000	1980000	2079000
Less Variable Expense				
Gold & Silver juwelery items	4675	140250	1683000	1767150
Total variable Expense (B)	4,675	140250	1683000	1767150
Contribution Margin (CM) [C=(A-B)	825	24750	297000	311850
Less Variable Expense				
Rent		500	6,000	6,000
Electricity bill		1000	12000	12800
Salary (Self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		400	4800	5000
Mobile bill		700	8400	8600
Total fixed cost (D)		12,600	151200	152,400
Net Profit (E)= [C-D]		12150	145800	159,450
Investment Payback			60,000	60,000

Casl	Cash flow projection on business plan (rec. & Pay)				
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)		
1	Cash Inflow				
1.1	Investment Infusion by Investor	100,000			
1.2	Net Profit	145,800	159,450		
1.3	Depreciation (Non cash item)				
1.4	Opening Balance of Cash Surplus		85,800		
	Total Cash Inflow	245800	245250		
2	Cash Outflow				
2.1	Purchase of Product	100,000			
2.2	Payment of GB Loan				
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000		
	Total Cash Outflow	160,000	60000		
3	Net Cash Surplus	85,800	185250		



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

Huge demand in the community Location of shop; Regular customers;

THREATS

Theft Fire Political unrest Pictures

বিসমিল্লাহির রাহমানির রাহিম

প্রোঃ মোঃ আকাশ আহম্মেদ রতন

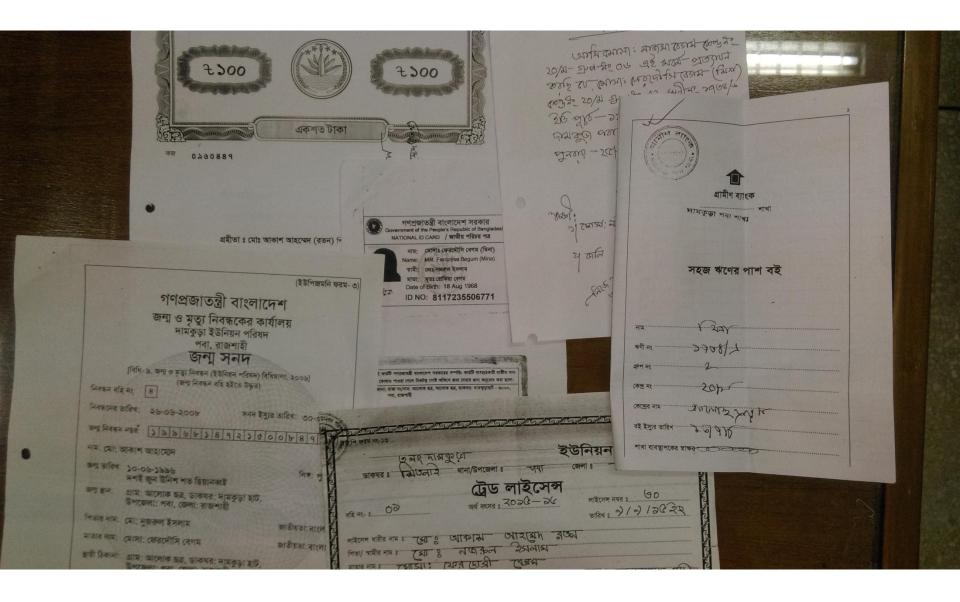
ধনিয়া নিমান নিটি হোঁন নো চানি দেনে নিটনত যে তে না য় ম প্লাল নো চানি মা বা বা জার, পবা, রাজশাহী। মোবাঃ ০১৭৩৬-৪৯৮৩৫০, ০১৯৮৩-৭২৮৩৭৩

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FAMILY PICTURE

