

Proposed NU Business Name: **RIZA JUWELERS**



Project identification and prepared by: Md Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ROKIBUL ISLAM
Age	:	15-11-1981 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	05 Brother
Address	:	Vill: Horidagasi, P.O:Keshorhat, P.S:Mohanpur Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST AZIRA BEGUM
(iii) Father's name	:	MD.MOFIZUL ISLAM
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre # 05(Female), Member ID: 7115/1, Group No: 10 Member since: 2010-2015(5Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: Paid/-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA 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 and Training Info	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720-530449
Mother's Contact No.	:	01757-222449
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AZIRA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIZA JUWELERS
Location	:	Keshorhat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 1,47,000/-
Financing	:	Self BDT 97,000/- (from existing business) 66% Required Investment BDT 50,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Gold Item.▪ Average 10% gain on sale.▪ The business is operating by entrepreneur. Existing 02 No employees. After getting equity fund employee will be appointed.▪ The shop is owned.▪ Collects goods from Bogura, Noagoan.▪ Agreed grace period is 3 months.

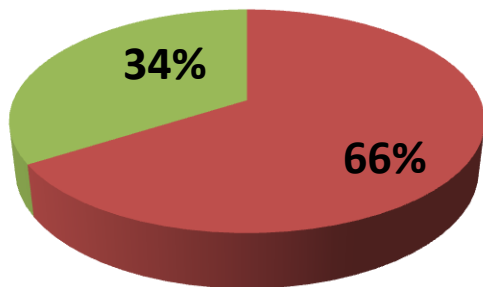
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Gold Item	5,000	1,50,000	18,00,000
Total Sales (A)	5,000	1,50,000	18,00,000
Less. Variable Expense			
Gold Item	4,500	1,35,000	16,20,000
Total variable Expense (B)	4,500	1,35,000	16,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent			
Electricity Bill		600	7,200
Mobile Bill		350	4,200
Salary (self)		5,000	60,000
Salary (staf)			
Transportation		2,000	24,000
Entertainment		500	6,000
Guard Bill		50	600
Total fixed Cost (D)		8,500	1,02,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Ruli bala	2	16000	32,000	-	-	-	32,000
Ring	2	6000	12,000	4	6000	24,000	36,000
Kaner dul	2	12500	25,000	-	-	-	25,000
Nak ful	-	-	-	50	500	25,000	25,000
Others Item						1,000	1,000
Asid	8	3500	28,000				28,000
Total	14		97,000	54		50,000	1,47,000

Source of Finance



- Entrepreneur's Contribution 97,000
- Investor's Investment 50,000
- Total 147,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Gold Item	7,500	2,25,000	27,00,000	28,35,000
Total Sales (A)	7,500	2,25,000	27,00,000	28,35,000
Less. Variable Expense				
Gold Item	6,750	2,02,500	24,30,000	25,51,500
Total variable Expense (B)	6,750	2,02,500	24,30,000	25,51,500
Contribution Margin (CM) [C=(A-B)]	750	22,500	2,70,000	2,83,500
Less. Fixed Expense				
Rent				
Electricity Bill		1,000	12,000	13,000
Mobile Bill		500	6,000	6,000
Salary (self)		5,000	60,000	60,000
Salary (staf)				
Transportation		3,000	36,000	36,000
Entertainment		500	6,000	6,000
Guard Bill		50	600	1,000
Total Fixed Cost		10,050	1,20,600	1,22,000
Net Profit (E) [C-D]		12,450	1,49,400	1,61,500
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,49,400	1,61,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,19,400
	Total Cash Inflow	1,99,600	2,80,900
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	1,19,400	2,50,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 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

বিস্মিল্লাহির রাহমানির রাহীম

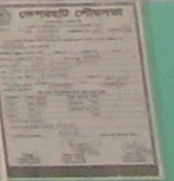
রিজা জুয়েলার্স

আধুনিক ডিজাইনের রুচিসম্মত স্বর্ণ ও চাঁদির অলংকার প্রস্তুতের নির্ভরযোগ্য প্রতিষ্ঠান এবং মেশিন দ্বারা যাবতীয় কাজ ফিনিশিং করা হয় ও স্টোরের যাবতীয় মালামাল পাওয়া যায়।

প্রোঃ মোঃ রকিবুল ইসলাম স্বর্ণকার, ☎: ০১৭২০-৫৩০৪৪৯, ০১৭৫০-২৩৪১২৬



সুমন আর্ট, ঢাকা



কোনো পক্ষে
বিকাশ
পেমেন্ট বি
47#
পেমেন্ট-এ

বাবুশুভ







FAMILY PICTURE

