

Proposed NU Business Name: **PRAPTI JEWELRY WORKSHOP**



Project identification and prepared by: Md. Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	ASHUTOSH MALAKAR
Age	:	13-06-1985(31 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Babona para, P.O: Nagorpur, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHONDHA RANI MALAKAR
(iii) Father's name	:	NARAYON CHANDRA MALAKAR
(iv) GB member's info	:	Branch: Nagorpur, Centre # 40(Female), Member ID: 3053, Group No: 05 Member since: 21-8-2000 (16Years) First loan: BDT 6,000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 9660
(v) Who pays GB loan installment	:	Father
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727032773
Mother's Contact No.	:	01772689501
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHONDHA RANI MALAKAR joined Grameen Bank since 16 years ago. At first she took 6000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PRAPTI JEWELERY WORKSHOP
Location	:	-
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 180,000/-(from existing business) 72% Required Investment BDT 60,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18ft x 8ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; ornaments jewelers .▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Nagorpur.▪The shop is rented.▪Agreed grace period is 3 months.

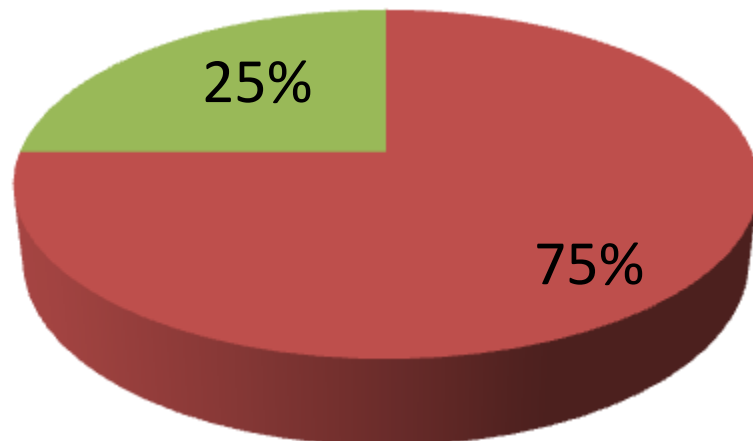
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ornaments	1250	37500	450000
Total sales (A)	1250	37500	450000
Less Variable Exp.			
Cloth item	875	26250	315000
Total Variable exp. (B)	875	26250	315000
Contribution Margin CM [C= (A-B)]	375	11250	135000
less fixed exp.			
Rent		1000	12000
Electricity bill		300	3600
Salary (self)		5000	60000
Entertainment		500	6000
Guard		50	600
Genaretor		120	1440
Mobile		200	2400
total fixed cost (D)		7170	86040
Net profit (E) [C-D]		4080	48960

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
gold	2	40000	80,000	1.5	40,000	60,000	140,000
Security			100,000				100,000
Total	2		180,000	1.5		60,000	240,000

Source of Finance



■ Entrepreneur's Contribution 180,000

■ Investor's Investment 60,000

■ Total 240,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item	1680	50400	604800	635040	666792
Total Sales (A)	1680	50400	604800	635040	666792
less variable Expenses					
Cloth item	1176	35280	423360	444528	466754.4
Total variable Expenses (B)	1176	35280	423360	444528	466754.4
Contribution Margin (CM)= (A-B)	504	15120	181440	190512	200037.6
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Entertainment		550	6600	6600	6600
Guard		50	600	600	600
Genaretor		120	1440	1440	1440
Mobile		300	3600	3600	3600
Total Fixed Cost		7320	87840	87840	87840
Net Profit (E) (C-D)		7800	93600	102672	112197.6
Investment Payback			24000	24000	24000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	93,600	102,672	112197.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69,600	148272
	Total Cash Inflow	153600	172272	260469.6
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	
3	Net Cash Surplus	69,600	148272	236469.6

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 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















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আশুতোষ মালিকার
Name: ASHUTOSH MALAKAR
পিতা: নারায়ন চন্দ্র মালিকার
মাতা: সূজা রানী মালিকার
Date of Birth: 13 Jun 1985
ID NO: 9317673148229

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীল করা
কোনোও শর্তেই পুনঃ বিক্রয়, পোড়ানো, ছিনটানো, অথবা অন্যভাবে অন্য কারো হস্তে
সম্পর্কিত করা যাবে না।

ঠিকানা: গ্রাম/সাকো: বাবনা পাড়া, বাবনা পাড়া, ডাকঘর: বাবনাপুর - ১৯০৯,
নগরপুত্র, টাঙ্গাইল

Malakar
প্রদানকারী কর্মসূচকের স্বাক্ষর

প্রদানের তারিখ: ০১/০৭/২০০৮



FAMILY PICTURE

