

Proposed NU Business Name: **SHANTO JUWELERS**



Project identification and prepared by: Md.habiluddin shah  
Keraniganj.

Project verified by: Md. Shamsul Arefin



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>SREE SANGOT MOLLIK</b>
Age	:	01-01-1999 (18Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brothers,
Address	:	Vill: Belona , P.O: Talepur P.S: Keraniganj Dist: Dhaka.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>RITA MOLLIK</b>
(iii) Father's name	:	<b>SONJOY MOLLIK</b>
(iv) GB member's info	:	Branch : Rohitapur Centre 10 (Female), Member ID: 2327/1, Group No: 04 Member since: 2002-2007(05years) First loan: BDT 5000
Further Information:	:	Existing loan: BDT 20000 Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.07 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01850866461
Family's Contact No.	:	01850561990
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RITA MOLLIK** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

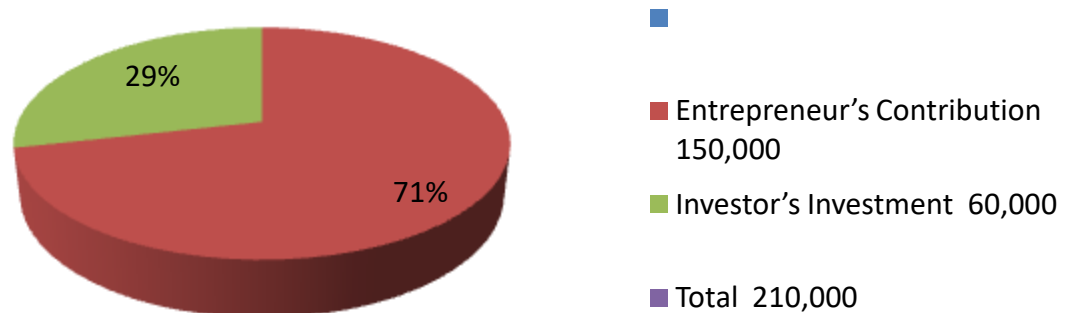
Business Name	:	<b>SHANTO JUWELERS</b>
Location	:	Keraniganj, Dhaka
Total Investment in BDT	:	BDT 210,000/-
Financing	:	Self BDT 150000/- (from existing business) 71% Required Investment BDT 60,000/- (as equity)29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 20ft= 300 sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Silver bol e.t.c.</li><li>▪Average 5% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 05 employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Tatibazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Silver bol e.t.c	14800	444000	5328000
		0	0
Total Sales(A)	14800	444000	5328000
Less Variable Expense (B)			0
Silver bol e.t.c	14060	421800	5061600
Total Variable Expense	14060	421800	5061600
Contribution Margin (CM) [C=(A-B)]	740	22200	266400
Less Fixed Expense			
Rent			0
Electric Bill		1000	12000
Transportation		1,000	12000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		200	2400
Guard			0
Generator			0
Mobile Bill		200	2400
Total Fixed Cost (D)		17,400	208800
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Silver bol	250	600	150000	100	600	60,000	210,000
							0
	250	600	150,000	100	600	60,000	210000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Silver bol e.t.c	15500	465000	5580000	5859000	6151950
<b>Total Sales(A)</b>	<b>15500</b>	<b>465000</b>	<b>5580000</b>	<b>5859000</b>	<b>6151950</b>
<b>Less Variable Expense (B)</b>					
Silver bol e.t.c	<b>14725</b>	<b>441750</b>	<b>5301000</b>	5566050	<b>5844353</b>
<b>Total Variable Expense</b>	<b>14725</b>	<b>441750</b>	<b>5301000</b>	<b>5566050</b>	<b>5844353</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>775</b>	<b>23250</b>	<b>279000</b>	<b>292950</b>	<b>307598</b>
<b>Less Fixed Expense</b>					
Rent			0	0	0
Electric Bill		1000	12000	144000	1728000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Guard			0	0	0
Generator			0	0	0
Mobile Bill		200	2400	0	0
<b>Total Fixed Cost (D)</b>		<b>17400</b>	<b>208800</b>	<b>339000</b>	<b>1923630</b>
<b>Net Profit (E)= [C-D]</b>		<b>5850</b>	<b>70200</b>	<b>73710</b>	<b>77396</b>
<b>Investment Pay Back</b>			<b>36,000</b>	<b>36,000</b>	<b>36,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	70,200	73710	77395.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		34200	71910
	<b>Total Cash Inflow</b>	<b>130,200</b>	<b>107,910</b>	<b>149,306</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000	36000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>34,200</b>	<b>71,910</b>	<b>113,306</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 1 Family:0 Others:05  
Experience & Skill : 10 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;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



























# FAMILY PICTURE

