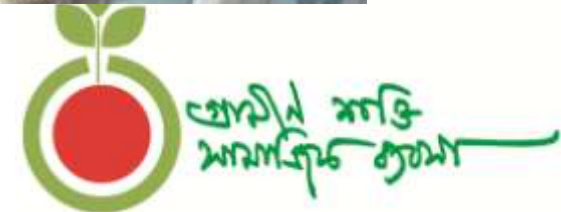


## Proposed NU Business Name: **BISHAL JEWELLERS**



Project identification and prepared by: Md. Anwar Ali,  
Modhupur Unit, Tangail.

Project verified by: MD. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SUMON CHANDRA DAS</b>
Age	:	01-01-1986 (32 Years)
Education, till to date	:	Class-Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	02 Brothers and 01 sister
Address	:	Vill: Neath para,P.O: Modhupur, P.S: Modhupur, 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	:	<b>KALPANA RANI DASH</b>
(iii) Father's name	:	<b>LATE NARAYAN CHANDRA DASH</b>
(iv) GB member's info	:	Branch: Modhupur, Centre # 18 (Female), Member ID: 8185/1, Group No: 05 Member since: 19-12-2013(04Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 24,000/- Outstanding loan: BDT 14,496/-
(v) Who pays GB loan installment	:	Brother
(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	:	05years experience in running business. 05 Years in own business. He has training 05 years.
Other Own/Family Sources of Income	:	none
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-644235
Mother's Contact No.	:	01737-253598
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd. Modhupur, Tangail.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KALPANA RANI DASH** joined Grameen Bank since 04 years ago. At first he took 10,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

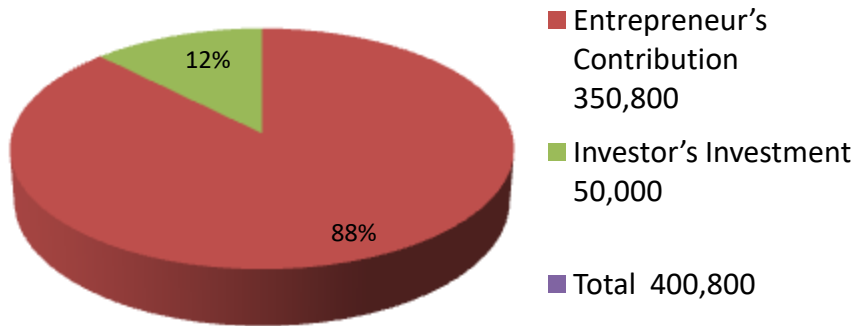
Business Name	:	<b>BISHAL JEWELLERS</b>
Location	:	Sathi road,Modhupur, Tangail.
Total Investment in BDT	:	BDT 400,800/-
Financing	:	Self BDT 350,800(from existing business)88 % Required Investment BDT 50,000 (as equity)12 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of Farm	:	20 ft x12 ft = 240 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; gold bala,gold har,golddul,rupar bala, etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods fromModhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
goldhar,goldchain,goldring,rupa har,others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
goldhar,goldchain,goldring,rupa har,others	2400	72000	864000
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		400	4800
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		400	4800
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>12700</b>	<b>152400</b>
<b>Net Profit (E)= [C-D]</b>		<b>5300</b>	<b>63600</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
gold har	1	0	42,000	0	0	40,000	82,000
gold chain	1	0	21,000	0	0	0	21,000
gold ring	1	0	10,000			0	10,000
rupar har	1	0	4,800	0	0	0	4,800
rupar bala	1	0	800		0	10,000	10,800
rupar nupur	20	0	32,000			0	32,000
rupar chain	9	0	4,000	0	0	0	4,000
others	0	0	3,200	0	0		3,200
security	0	0	233,000	0	0		233,000
							0
<b>Total</b>	<b>34</b>	<b>0</b>	<b>350,800</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>400,800</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
goldhar,goldchain,goldring,rupa har,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
vitamin,azithomysin,sebhekrim,others	3200	96000	1152000	1209600	1270080
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>	<b>1270080</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		400	4800	5100	5400
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>12700</b>	<b>152400</b>	<b>152800</b>	<b>153200</b>
<b>Net Profit (E)= [C-D]</b>		<b>11300</b>	<b>135600</b>	<b>142380</b>	<b>149499</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	135,600	142380	149499
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115600	237980
	<b>Total Cash Inflow</b>	<b>185,600</b>	<b>257,980</b>	<b>387,479</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>115,600</b>	<b>237,980</b>	<b>367,479</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:010  
Experience & Skill : 05Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;sathi road,  
modhupur,Tangail.

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

বিশাল জুয়েলার্স

জুয়েলার্স









হাটমীন ব্যাংকে

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# FAMILY PICTURE

