

## Proposed NU Business Name: **MS JEWEL ENTERPRISE**



Project identification and prepared by: Md . Obaidullah,  
Bogra Shadar Unit, Bogra  
Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. SOHEL RANA</b>
Age	:	12-12-1996 (21 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers,01 Sister
Address	:	Vill: Echaid P.O Sabgram P.S: Bogra, Dist: Bogra
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>MST JAHURA BEGUM</b>
(iii) Father's name	:	<b>MD RAFIQL ISLAM</b>
(iv) GB member's info	:	Branch:Pakulla,Sonatola,Centre # 10(Female), Member ID:8075, Group No: 04 Member since: 10-02-1996 (07Years) First loan: BDT 2,000 /- Outstanding loan: nill
Further Information:		
(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	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01763-820822
Father's Contact No.	:	01749-058889
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST JAHURA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS JEWEL ENTERPRISE</b>
Location	:	Rail line, Sabgram, Bogra.
Total Investment in BDT	:	BDT 7,10,000/-
Financing	:	Self BDT 6,30,000/- (from existing business) 89% Required Investment BDT 80,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 20 ft= 800 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Melamaine Furniture sales.</li><li>▪The business is operating by entrepreneur. Existing 05 employee.</li><li>▪Two will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

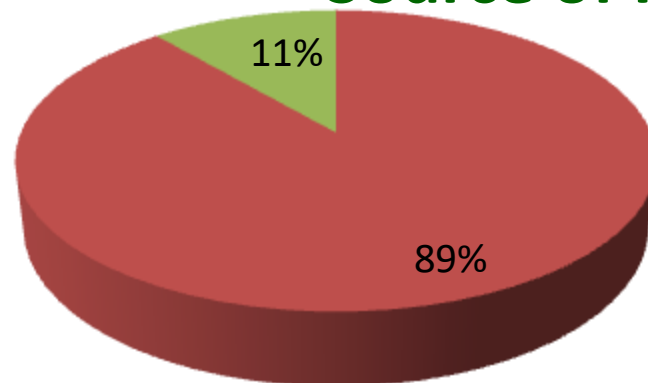
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Melamaine Furniture sales	7,000	210,000	2,520,000
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>
<b>Less. Variable Expense</b>			
Product cost	5,250	157,500	1,890,000
<b>Total variable Expense (B)</b>	<b>5,250</b>	<b>157,500</b>	<b>1,890,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,750</b>	<b>52,500</b>	<b>630,000</b>
<b>Less. Fixed Expense</b>			
House rant		5,000	60,000
Electricity Bill		400	4,800
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staf)		20,000	240,000
Entertainment		1,500	18,000
Guard		250	3,000
Generator		-	0
Mobile Bill		500	6,000
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>35,650</b>	<b>427,800</b>
<b>Net Profit (E) [C-D]</b>		<b>16,850</b>	<b>202,200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Melamaine Board	30	1800	54,000	40	1,800	72,000	126,000
Sukes	7	9000	63,000	0	0	0	63,000
Kot	3	10000	30,000	0	0	0	30,000
Wear Drop	2	10000	20,000	0	0	0	20,000
Table	8	5000	40,000	0	0	0	40,000
Sofa	1	14000	14,000	0	0	0	14,000
Dressing Table	10	3000	30,000	0	0	0	30,000
Door	20	6000	120,000	0	0	0	120,000
others	1	9000	9,000	1	8000	8,000	17,000
Security	1	250000	250,000	0	0	0	250,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>630000</b>	<b>0</b>	<b>0</b>	<b>80000</b>	<b>710000</b>

## Source of Finance



- 
- Entrepreneur's Contribution 630,000
- Investor's Investment 80,000
- Total 710,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Melamaine Furniture sales	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Production cost	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total variable Expense (B)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Fixed Expense</b>					
House rant		5000	60,000	60,000	60,000
Electricity Bill		400	4,800	4,800	4,800
Transportation		3000	36,000	36,000	36,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		24000	288,000	288,000	288,000
Entertainment		1500	18,000	18,000	18,000
Guard		250	3,000	3,000	3,000
Generator		0	0	0	-
Mobile Bill		500	6,000	6,000	6,000
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>39,650</b>	<b>475,800</b>	<b>475,800</b>	<b>475,800</b>
<b>Net Profit (E) [C-D]</b>		<b>20,350</b>	<b>244,200</b>	<b>280,200</b>	<b>318,000</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	244,200	280,200	318,000
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		212,200	460,400
	<b>Total Cash Inflow</b>	<b>324,200</b>	<b>492,400</b>	<b>778,400</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>212,200</b>	<b>460,400</b>	<b>746,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 Others:05  
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: Rail Line,Sabgram,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# জুয়েল এন্টারপ্রাইজ

প্রোগ্রাম: মোঃ রফিকুল ইসলাম (রফিক) # ০১৭৪৯-০৫৮৮৮৯

মোঃ রবিউল ইসলাম # ০১৯৬৪-৩০২৭৭১



এখানে আছে ডিপোজিট, লেনদেন, বোর্ডিং নব্বা-এক  
সোফা, আলমারী আরও অন্যান্য সমস্ত বস্তু  
ঘরের সেলিং বিক্রয় করা হয় এবং  
২য় বাইপাস রোড, সারগ

শা  
ও  
ল

ইউজার্স  
এখানে  
প্যান্ট



# FAMILY PICTURE

