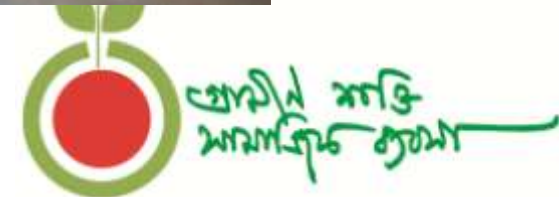


Proposed NU Business Name: **SRIJON JUWELLARY**



Project identification and prepared by: MD Mofazzal Hossain.  
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SUDEP CHONDRO DAS</b>
Age	:	05-06-1986(31 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother 0Sister
Address	:	Vill: Elenga Bazar P.O: Elenga P.S: Kalihati , Dist:Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father:
(ii) Mother's name	:	<b>Gouri Rani Das</b>
(iii) Father's name	:	<b>Late Onil chondro das</b>
(iv) GB member's info	:	Branch:Elenga Centre # 38 (Female), Member ID: 2174 Group No: 03 Member since: 18-90-1990(12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: BDT 0
(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	:	

## ***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	:	7years experience in running business. He has no Years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01710-012953
Mother's Contact No.	:	01849-536911
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Gouri Rani Das** joined Grameen Bank since 27 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	: <b>SRIJON JUWELLARY</b>
Location	:	Mogla BazarKalihati,Tangail.
Total Investment in BDT	:	BDT 1,09,700
Financing	:	Self BDT 59700(from existing business) 41% Required Investment BDT 50,000(as equity) 59%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 150 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Elenga Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

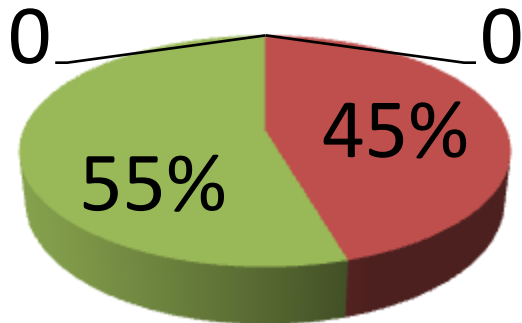
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Gold , Rupa etc		65,000	780,000
		70,000	840,000
<b>Less. Variable Expense</b>			0
Gold , Rupa etc		52,000	624,000
<b>Total variable Expense (B)</b>		52,000	624,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		13,000	156,000
<b>Less. Fixed Expense</b>			
Rent			
Electricity Bill		400	4,800
Transportation		0	0
Salary (self)		5000	60,000
Salary (self)		0	0
Entertainment		500	6,000
Generator Bill		150	1,800
Mobile Bill		400	4,800
Generator Bill		150	1,800
<b>Total fixed Cost (D)</b>		6600	79200
<b>Net Profit (E) [C-D]</b>		6,400	76,800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Gold				1	50000	50,000	50,000
Rupa	50	800	40,000				40,000
Cash			19,700			0	19,700
			<b>59,700</b>			<b>50,000</b>	<b>109,700</b>

## Source of Finance



Entrepreneur Contribution	59,700
Investors Investment	50,000
<b>Total Investment</b>	<b>109700</b>

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Gold , Rupa etc	3000	90000	1080000	1134000	1190700
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Gold , Rupa etc	2400	72000	864000	907200	952560
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		400	4800	4800	4800
Electric Bill		0	0	0	0
Transportaion		5000	60000	63000	66150
Salary (Self)		0	0	0	0
Salary (Staff)		500	6000	6000	6000
Entertainment		150	1800	1800	1800
Guard		400	4800	4800	4800
Generator		150	1800	1800	1800
Mobile Bill			0	0	0
<b>Total Fixed Cost (D)</b>		<b>6600</b>	<b>77400</b>	<b>80400</b>	<b>83550</b>
<b>Net Profit (E)= [C-D]</b>		<b>11400</b>	<b>136800</b>	<b>143640</b>	<b>150822</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	136,800	143640	150822
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		116800	240440
	<b>Total Cash Inflow</b>	<b>186,800</b>	<b>260,440</b>	<b>391,262</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>116,800</b>	<b>240,440</b>	<b>371,262</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 07 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

ঈশ্বর সর্বশক্তিমান

স্বর্ণ অলংকার তৈরীর একটি বিশ্বস্ত প্রতিষ্ঠান

# সুজন

## জুয়েলারী ওয়ার্কসপ

প্রোঃ সুদেব চন্দ্র দাস

এখানে আধুনিক রুচিসম্মত ডিজাইনের  
স্বর্ণ ও রূপার অলংকার প্রস্তুত করা হয়।  
বি: দ্র: এখানে গোল্ড প্লেটের মাল বিক্রি করা হয়।

01710-012953, 01849-536911

এলেঙ্গা (জনতা ব্যাংকের উত্তরপাশে), এলেঙ্গা, টাঙ্গাইল।





জন  
কলকর্তার প্রদর্শন  
০২১১৩৩১৩, ০১৬০০-১০০০১  
১০০০ টাকার উপহার

সৃজন  
কলকর্তার প্রদর্শন  
০২১১৩৩১৩, ০১৬০০-১০০০১  
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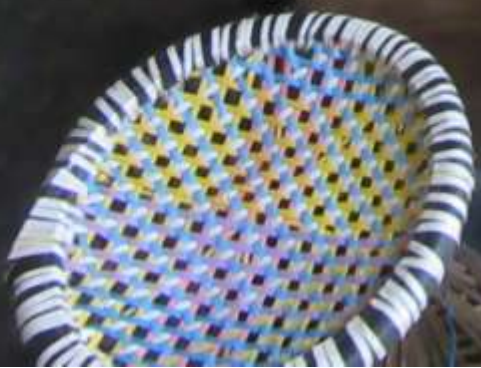
০২১১৩৩১৩, ০১৬০০-১০০০১  
১০০০ টাকার উপহার

সুজন  
জুয়েলারী ওয়ার্কশপ  
শ্রেণী: সুদেব চন্দ্র দাস  
০১৭১০-০১২৯৫৩, ০১৬৪৯-৫৩৬১১  
০১৬৪৯-৫৩৬১১



RENAULT  
স্বদেশী কৃষকসহী যৌথ  
স্বদেশী কৃষকসহী যৌথ

স্বদেশী কৃষকসহী যৌথ  
স্বদেশী কৃষকসহী যৌথ







সূজন  
বুকের জন্য  
সুজন  
বুকের জন্য  
সুজন  
বুকের জন্য

সুজন  
বুকের জন্য  
সুজন  
বুকের জন্য



# Family Picture

