

## Proposed NU Business Name: **PAL JUYELARS**



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

Project verified by: MD. Mizanur Rahman



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

Name	:	<b>SUSANTO CHANDRO PODDAR</b>
Age	:	16-06-1983(34 Years)
Education, till to date	:	Class 07
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	03 Brothers, 02 Sisters
Address	:	Vill: Modhupur,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>KARUNA RANI PODDER</b>
(iii) Father's name	:	<b>SURJONAT PODDER</b>
(iv) GB member's info	:	Branch: Modhupur, Centre # 28 (Female), Member ID: 5573/01, Group No: 08 Member since: 07-08-1997 (20Years) First loan: 2,000 taka. Existing loan: 70,000 taka Outstanding loan: 40340 taka
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	:	08 years experience in running business. He has 5 Year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01927363173
Mother's Contact No.	:	
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KARUNA RANI PODDER** joined Grameen Bank since 20 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PAL JUYELARS</b>
Location	:	Modhupur Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :438000
Financing	:	Self BDT 368000(from existing business) % Required Investment BDT 70,000(as equity) %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Security of the shop	:	100000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; sona,rupa etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Modhupur,</li><li>▪Agreed grace period is 3 months.</li></ul>

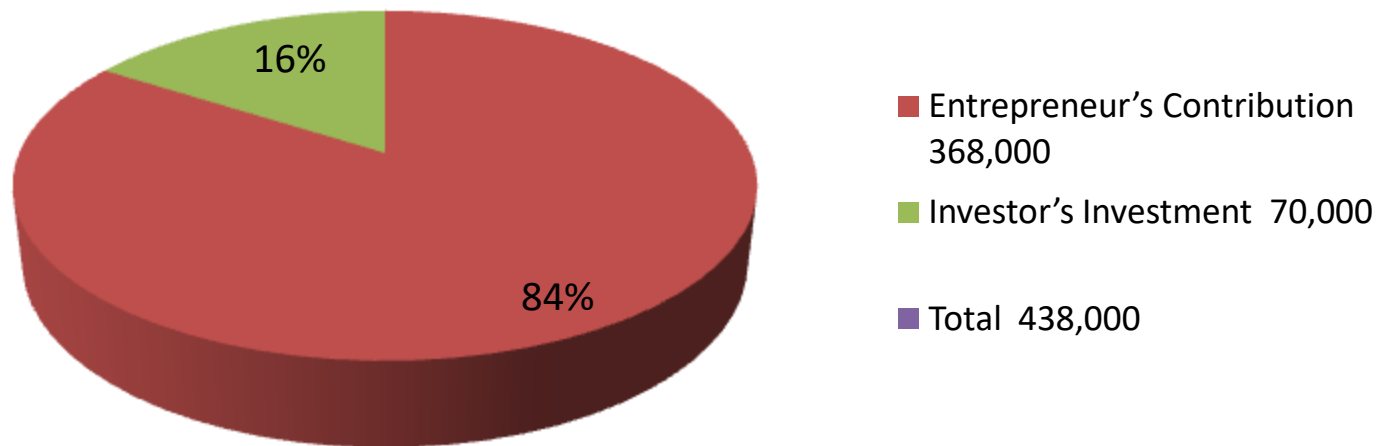
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
sona,rupa	5,000	150,000	1800000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1800000</b>
<b>Less. Variable Expense</b>			
sona,rupa	4,000	120,000	1440000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1440000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30,000</b>	<b>360000</b>
<b>Less. Fixed Expense</b>			
Rent		1500	18,000
Electricity Bill		500	6,000
Transportation		1000	12000
Salary (self)		5000	60,000
Salary (staff)		10000	120,000
Entertainment		300	3,600
Guard		200	2400
Generator		500	6000
Mobile Bill		300	3600
<b>Total fixed Cost (D)</b>		<b>19,300</b>	<b>231,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,700</b>	<b>128,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
sona	1	180000	180000	0	180000	0	180000
rupa	1	50000	50000	1	50000	50000	100000
gahona	1	50000	50000		50000	0	50000
others						20000	20000
security			100,000				100000
<b>Total</b>			<b>338000</b>			<b>70000</b>	<b>438000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
sona,rupa	5,300	159,000	1908000	2003400
<b>Total Sales (A)</b>	<b>5,300</b>	<b>159,000</b>	<b>1,908,000</b>	<b>2003400</b>
<b>Less. Variable Expense</b>				
sona,rupa	4240	127,200	1,526,400	1602720
<b>Total variable Expense (B)</b>	<b>4240</b>	<b>127,200</b>	<b>1,526,400</b>	<b>1602720</b>
<b>Contribution Margin (CM) [C=(A-B) ]</b>	<b>1060</b>	<b>31,800</b>	<b>381,600</b>	<b>400680</b>
<b>Less. Fixed Expense</b>				
Rent		1500	18000	18,000
Electricity Bill		600	7200	7,800
Transportation		1,200	14,400	15,400
Salary (self)		5000	60000	60,000
Salary (self)		10,000	120,000	120,000
Entertainment		400	4,800	5,400
Guard		200	2400	2,400
Generator		500	6000	6,000
Mobile Bill		400	4800	5,500
		0	0	
<b>Total Fixed Cost</b>		<b>19,800</b>	<b>237,600</b>	<b>240,500</b>
<b>Net Profit (E) =[C-D) ]</b>		<b>12,000</b>	<b>144,000</b>	<b>160,180</b>
<b>Investment Payback</b>			<b>42000</b>	<b>42,000</b>



<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	144,000	160,180
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		<b>102,000</b>
	<b>Total Cash Inflow</b>	<b>214,000</b>	<b>262,180</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>102,000</b>	<b>220,180</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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

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একতাক শ্র



# FAMILY PICTURE

