

Proposed NU Business Name: **SRITE JUYELARS**



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

Project verified by: MD. Mizanur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	DULAL CHANDRO KARMOKAR
Age	:	05-05-1985(32 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	01 Son,
No. of siblings:	:	03 Brothers,02 Sisters
Address	:	Vill: Master para,P.O :Modhupur, P.S: Dhanbari, 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	:	AROTI RANI KARMOKAR
(iii) Father's name	:	SAHODEB KARMOKAR
(iv) GB member's info	:	Branch: Modhupur, Centre # 19 (Female), Member ID: 8222, Group No: 05 Member since: 05-08-2006 (12 Years) First loan: 5,000 taka. Existing loan: 15,000 taka Outstanding loan: 11370 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	:	05 year expericnce in own busimcss, 14 years experience in running business. He has 05 year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	017117562278
Mother's Contact No.	:	no
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AROTI RANI KARMOKAR joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SRITE JUYELARS
Location	:	Modhupur Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT : 494000
Financing	:	Self BDT 434000(from existing business) 88% Required Investment BDT 60,000(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 08 ft= 112 square ft
Security of the shop	:	125,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; bakery, pan pata, chaul, chini, moyda, vushi etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur,▪Agreed grace period is 3 months.

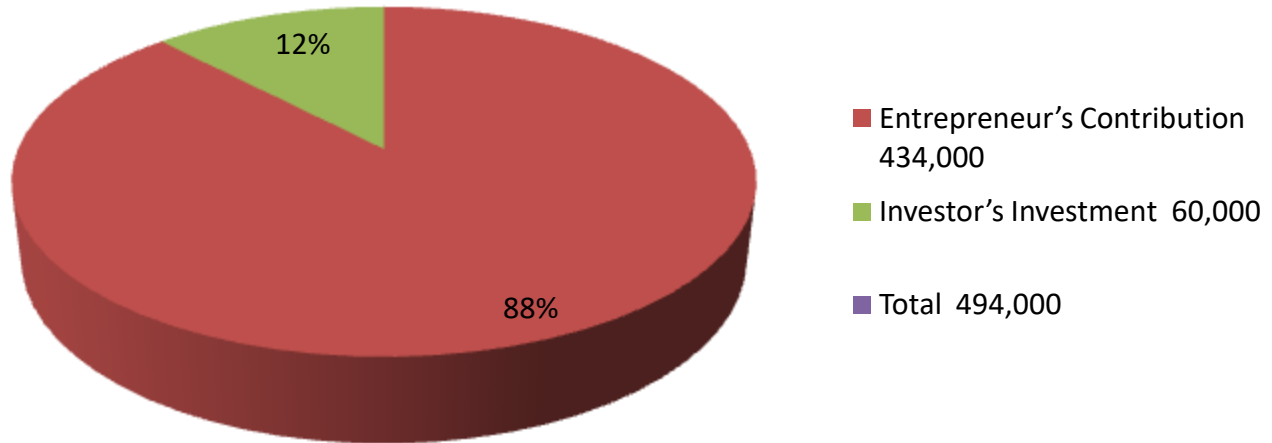
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
sona,rupa	3,300	99,000	1188000
Total Sales (A)	3,300	99,000	1188000
Less. Variable Expense			
sona,rupa	2,475	74,250	891000
Total variable Expense (B)	2,475	74,250	891000
Contribution Margin (CM) [C=(A-B)]	825	24,750	297000
Less. Fixed Expense			
Rent		1500	18,000
Electricity Bill		700	8,400
Transportation		0	0
Salary (self)		5000	60,000
Salary (staff)		8000	96,000
Entertainment		300	3,600
Guard		200	2400
Generator		300	3600
Mobile Bill		300	3600
Total fixed Cost (D)		16,300	195,600
Net Profit (E) [C-D]		8,450	101,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit	Amount	Qty	Unit	Amount	<u>Proposed</u>
sona	1	30000	30000	2	30000	60000	90000
rupa	1	100000	100000		100000	0	100000
gahona	1	100000	100000		100000	0	100000
security			225,000				225000
Total			434000			60000	494000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
sona,rupa	3,500	105,000	1260000	1323000
Total Sales (A)	3,500	105,000	1,260,000	1323000
Less. Variable Expense				
sona,rupa	2625	78,750	945,000	992250
Total variable Expense (B)	2625	78,750	945,000	992250
Contribution Margin (CM) [C=(A-B)]	875	26,250	315,000	330750
Less. Fixed Expense				
Rent		1500	18000	18,000
Electricity Bill		800	9600	10,200
Transportation		200	2,400	3,400
Salary (self)		5000	60000	60,000
Salary (self)		8,000	96,000	96,000
Entertainment		400	4,800	5,400
Guard		200	2400	2,400
Generator		300	3600	3,600
Mobile Bill		400	4800	5,500
		0	0	
Total Fixed Cost		16,800	201,600	204,500
Net Profit (E) =[C-D]]		9,450	113,400	126,250
Investment Payback			36000	36,000

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	113,400	126,250
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		77,400
	Total Cash Inflow	193,400	203,650
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	116,000	36,000
3	Net Cash Surplus	77,400	167,650

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

জুয়েলাস

স্মৃতি

মডার্ন ব্যাকসার সুলভন

জুয়েলাস

প্রোঃ দুলাল কর্মকার

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সাথী সিনেমা রোড, মধুপুর, টাঙ্গাইল।







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FAMILY PICTURE

