

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



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

Project verified by: MD. Mizanur Rahman



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

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

Name	:	<b>MD. PARITUSH KARMOKAR</b>
Age	:	02-04-1986(31 Years)
Education, till to date	:	Class -five
Marital status	:	Unmarried
Children	:	01 Son
No. of siblings:	:	02 Brother's and 03 sister
Address	:	Vill: Zolsotro,P.O : Zolsotro, 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>ARPANA RANY KARMOKAR (SHEFALY)</b>
(iii) Father's name	:	<b>LATE. ASHUTUSH KARMOKAR</b>
(iv) GB member's info	:	Branch: Arankhula, Centre # 64 (Female), Member ID: 6153, Group No: 03 Member since: 08-05-1992 (25Years) First loan: 4,000 taka. Existing loan: 44802 taka Outstanding loan: 29,402 taka
Further Information:		
(v) Who pays GB loan installment	:	Brather
(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	:	10years experience in running business. He has training. 04 year's
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-194860
Mother's Contact No.	:	None
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**ARPANA RANY KARMOKAR (SHEFALY RANY)** joined Grameen Bank since 25 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

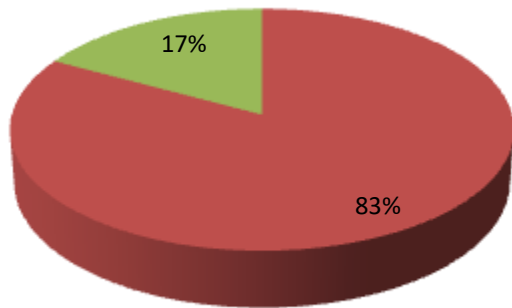
Business Name	:	<b>MONIKA JEWELLERS</b>
Location	:	Sathy Road, Modhupur, Tangail.
Total Investment in BDT	:	BDT :4,67,800/-
Financing	:	Self BDT 387800(from existing business) 83% Required Investment BDT 80,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 08 ft= 1200 square ft
Security of the shop	:	2,00,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Har,bala,dul,dul boro,angty,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

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Har,bala, dul,rupar nupor,angti,others	7000	210000	2520000
	0	0	0
<b>Total Sales(A)</b>	<b>7000</b>	<b>210000</b>	<b>2520000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Har,bala, dul,rupar nupor,angti,others	6300	189000	2268000
<b>Total Variable Expense</b>	<b>6300</b>	<b>189000</b>	<b>2268000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		1000	12000
Guard		200	2400
Generator		500	6000
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>14000</b>	<b>168000</b>
<b>Net Profit (E)= [C-D]</b>		<b>7000</b>	<b>84000</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
har	1	60,000	60,000			0	60,000
bala	2	20,000	40,000			0	40,000
dul	8	4,000	32,000			0	32,000
dulu boro	2	7,500	15,000			0	15,000
angti	26	0	20,000			0	20,000
rupar nupur	14	0	16,000			0	16,000
rupar har	1	0	4,800			0	4,800
security			200,000			0	200,000
sorno + rupa purchase			0			80,000	80,000
			0			0	0
<b>Total</b>	<b>54</b>	<b>91500</b>	<b>387,800</b>	<b>0</b>	<b>0</b>	<b>80,000</b>	<b>467,800</b>

## Source of Finance



- Entrepreneur's Contribution 387,800
- Investor's Investment 80,000
- Total 467,800

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Har,bala, dul,	8000	240000	2880000	3024000	3175200
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>8000</b>	<b>240000</b>	<b>2880000</b>	<b>3024000</b>	<b>3175200</b>
<b>Less Variable Expense (B)</b>					
Har,bala, dul,	7200	216000	2592000	2721600	2857680
<b>Total Variable Expense</b>	<b>7200</b>	<b>216000</b>	<b>2592000</b>	<b>2721600</b>	<b>2857680</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		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		1000	12000	12000	12000
Gard		200	2400	2400	2400
Generator		500	6000	6000	6000
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>14000</b>	<b>162000</b>	<b>162400</b>	<b>162800</b>
<b>Net Profit (E)= [C-D]</b>		<b>10000</b>	<b>120000</b>	<b>126000</b>	<b>132300</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	120,000	126000	132300
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88000	182000
	<b>Total Cash Inflow</b>	<b>200,000</b>	<b>214,000</b>	<b>314,300</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<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>88,000</b>	<b>182,000</b>	<b>282,300</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; sathy road,  
modhupor,tangail.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

আজকের বিলাসিতা আগামী দিনের সঞ্চয়

# মনিকা জুয়েলার্স

আধুনিক ডিজাইনের স্বর্ণ ও রতন  
অনেকের প্রত্যাশাকে ও বিবেচনা

গোটা পরিচালনা তত্ত্ব কার্যালয়  
মোবাইল : ০১৭১৮-১৯০৮৯০  
০১৭৪৭-০৪ ৭১৩৪

সবী সিংহ রোড, গড়া, ময়ূর, টাঙ্গাইল।

মনিকা জু



মনিকা জুয়েলার্স







# FAMILY PICTURE

