

Proposed NU Business Name: **DHAKESHORY JEWELLERS**



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Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>PANNA CHANDRO DHOR</b>
Age	:	01-10-1987 (30 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brother, 01 Sister
Address	:	Vill: Krisno Nogor, P.O: Rajfulbaria P.S: Savar, Dist: Dhaka.
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>Gita Rani Dhor</b>
(iii) Father's name	:	<b>Jadob Chondro Dhor</b>
(iv) GB member's info	:	Branch Ashulia, Centre # 72 (Female), Member ID 5629/5, Group No: 08 Member since: 12-12-2012(5Years) First loan: BDT 5,000 Taka. Existing loan: BDT 20,000/-, Outstanding loan:18280 /-
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Jewelry item
Business Experiences and Training Info	:	10 years experience in running business 6 Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01976634410
Family's Contact No.	:	01760730649
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

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

GITA RANI DHOR Joined Grameen Bank Since 5 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

## Proposed Nobin Udyakta Business Info

Business Name	:	<b>DHAKESHORY JEWELLERS</b>
Location	:	Panpara, Rajfulbaria, Savar, Dhaka.
Total Investment in BDT	:	BDT 3,60,000/-
Financing	:	Self BDT 2,60,000(from existing business)72% Required Investment BDT1,00,000 (as equity28%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	7ft x 8ft = 56 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Jewelry Business.</li><li>▪The business is operating by entrepreneur. Existing 0 Employees.</li><li>▪The business is under renting.</li><li>▪Collects goods from Tati Bazar, Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

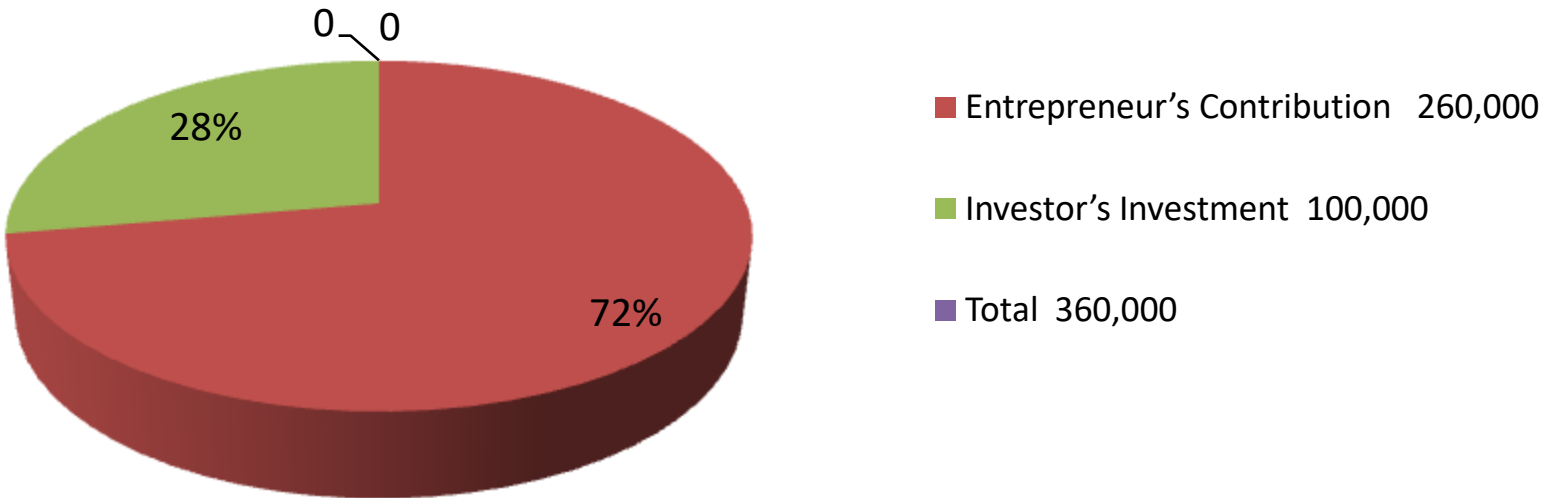
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Jewelry item		100000	1200000
		0	0
<b>Total Sales (A)</b>		<b>100000</b>	<b>1200000</b>
Less Variable Expense			
Jewelry item		85000	1020000
<b>Total variable Expense (B)</b>		<b>85000</b>	<b>1020000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>15000</b>	<b>180000</b>
Less Variable Expense			
Rent		1,500	18000
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		120	1440
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>7920</b>	<b>95040</b>
<b>Net Profit (E)= [C-D]</b>		<b>7080</b>	<b>84960</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gold	4	44000	176000	1	44000	44000	220000
White Gold	100	750	45000	100	800	56000	101000
Angty, stone			9000				9000
Advanced			30000				30000
<b>Total</b>			<b>260000</b>			<b>100000</b>	<b>360000</b>

# Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Jewelry item		150000	1800000	1890000	1984500
		0	0	0	0
<b>Total Sales (A)</b>		<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
Less Variable Expense			0		
Jewelry item		127500	1530000	1606500	1686825
			0		
<b>Total variable Expense (B)</b>		<b>127500</b>	<b>1530000</b>	<b>1606500</b>	<b>1686825</b>
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
Less Variable Expense			0		
Rent		1,500	18000	18,000	18000
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		120	1440	1440	1440
Generator			0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3700	3800
<b>Total fixed cost (D)</b>		<b>7,920</b>	<b>95,040</b>	<b>96,140</b>	<b>97240</b>
<b>Net Profit (E)= [C-D]</b>		<b>14580</b>	<b>174960</b>	<b>187360</b>	<b>200435</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	174960	187360	200435
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		134960	282320
	<b>Total Cash Inflow</b>	<b>274960</b>	<b>322320</b>	<b>482755</b>
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
<b>3</b>	<b>Net Cash Surplus</b>	<b>134960</b>	<b>282320</b>	<b>442755</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Panpara,Rajfulbaria, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures

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