

M/S OM JEWELERS



 

আজকের বিলাসিতা আগামী দিনের সঞ্চয়
পলাশ বনিক
প্রোপ্রাইটর
মোবাইল-০১৭২০-৬৯৫৬৪০

মেসার্স ওম জুয়েলার্স
M/S. OM JEWELLERS

স্বর্ণকার ও মণিকার
নিত্য নতুন স্বর্ণশিল্পকার প্রস্তুতকারক ও বিক্রেতা
K. D. M. কাজ করা হয়।

সাবেক সোনালী ব্যাংক রোড, সোনাপুর
মৌলভী বাজার, রামগঞ্জ, লক্ষ্মীপুর।

Presented by
POLASH BONIK

Nu Identified and PP Prepared by :
Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Polash Bonik
Age	:	01-01-82 (32 years)
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	-
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Shabitri Bonik
(iii) Father's name	:	Mr. Rajesh Sham Bonik
(iv) GB member's info	:	Branch: Sonapur Centre 27/ma , Loan no.: 2044/3, Member since 22-06-2005, First loan: Tk. 5000/- Existing loan: Tk, 80,000/- Outstanding: Paid
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes, duration: 2006 to still continuing
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A N/A
Education	:	Degree pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Jewelry business
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Father is a businessman.
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (9 years). His father invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Om Jewelers
Address/ Location	:	Old Sonali Bank Road, Sonapur.
Total Investment in BDT	:	8,75,000/-
Financing	:	Self BDT 5,75,000/- (from existing business) 66 % Required Investment BDT 3,00,000/- (as equity) 34 %
Present salary	:	10,000/-
Proposed Salary	:	10,000/-
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin		10%
(ii) Estimated % of proposed gross profit margin		10%
(iii) Agreed grace period		5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income (A)	300000	3600000
<i>Less: Cost of sales (B)</i>	270000	3240000
Gross Profit (C) [C=(A-B)]	30000	360000
<i>Less: Operating Costs</i>		
Electricity bill	300	3600
Generator bill	300	3600
Night Guard bill	100	1200
Mobile bill	500	6000
Present salary/Drawings- self	10000	120000
Present salary-Employee -1	5000	60000
Others cost (chada, entertainment etc.)	1000	12000
Non Cash Item:		
Depreciation Expenses	833	9996
<i>Total Operating Cost (D)</i>	18033	216396
Net Profit (C-D):	11967	143604

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Existing	Proposed			
Gold (10 vori * 37500)	Gold (8 vori * 37500)	375000/-	300000/-	675000/-
Silver (100 vori * 1000)		100000/-	-	100000/-
Furniture Machineries Steel Volt		15000/- 15000/- 70000/-	-	100000/-
Total Capital		575000/-	300000/-	875000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	11000	330000	3960000	12000	360000	4320000	13333	400000	4800000
<i>Less: cost of sales (B)</i>		297000	3564000		324000	3888000		360000	4320000
Gross Profit (C) [C=(A-B)]		33000	396000		36000	432000		40000	480000
Less: Operating Costs									
Electricity bill		300	3600		350	4200		350	4200
Night Guard bill		100	1200		150	1800		150	1800
Generator		300	3600		350	4200		350	4200
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		10000	120000		10000	120000		11000	132000
Proposed Salary- Staff (1)		5000	60000		5000	60000		5500	66000
Others(fee, entertainment, travel.)		1000	12000		1000	12000		1000	12000
Non Cash Item:									
Depreciation Expenses (10%)		833	9996		833	9996		833	9996
Total Operating Cost (D)		18033	216396		18183	218196		19683	236196
(Net Profit C-D) :		14967	179604		17817	213804		20317	243804
Pay back			120000			120000			120000
Retained Income:			59604			93804			123804

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000/-		
1.2	Net Profit (Ownership Tr. Fee added back)	179604	213804	243804
1.3	Depreciation (Non cash item)	9996	9996	9996
1.4	Opening Balance of Cash Surplus		69600	173400
	Total Cash Inflow	489600	293400	427200
2.0	Cash Outflow			
2.1	Purchase of Product	300000/-	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	420000	120000	120000
3.0	Net Cash Surplus	69600	173400	307200

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality gold ornaments to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Increase in gold price.

OPPORTUNITY

- ✓ Huge demand of various jewelry items.
- ✓ Central point of Sonapur bazar.
- ✓ New design & skilled labor.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Scarcity of new Raw gold.

Presented at 39 Executive Design Lab on 9
December, 2014 at YC



For more information

Grameen Trust

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