

A Nobin Udyokta Project

*Proposed NU Business Name : **JEWEL C N & WORKSHOP***



NU Identified, Verified and PP Prepared by :

**Abu Musa Bhuiyan
(Chandpur Sadar Unit)**

**Presented by
Md. Jewel Khan**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Jewel Khan
Age	:	18 years
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 Brothers
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. Jusna Begum
(iii) Father's name	:	Mr. Manik
(iv) GB member's info	:	Branch: Shah Mahmudpur Centre # 58(M), Loanee no.: 5823 Member since: 19-01-2000 First loan: Tk. 5,000 Total Amount Received: Tk. 8,90,000 Existing loan: Tk. 1,50,000 Outstanding: Tk. 90,210
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class-Eight

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

Present Occupation	:	Business
Trade License	:	466-14/15
Business Experiences	:	03 years Hand Training from Father
Other Own/Family Sources of Income	:	C.N.G Auto rickshaw (NU)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01836286090
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2000 (14years). At first she took a loan amount BDT 5,000 from Grameen Bank. Her son bought C.N.G. Auto rickshaw by using GB loan of BDT 4,00,000. He expanded her existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jewel C.N. G Workshop
Address/ Location	:	Mahamaya Bazar,(West side), Comilla- Chandpur Road, Chandpur.
Total Investment in BDT	:	4,00,000 Taka
Financing	:	Self BDT : 2,00,000 (from existing business) - 50% Required Investment BDT : 2,00,000 (as equity) - 50 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Advance : 50,000 Furniture : 12,000 Machinery : 1,38,000	2,00,000		
i. Proposed Stock Item Machinery Instrument : 2,00,000		2,00,000	
Total Capital	2,00,000	2,00,000	4,00,000

ମାଲ୍ ସମସ୍ତ (ଅନୁନ C.N.G.)

C.N.G ସମସ୍ତ	ମାଲ୍	ରାଶି
LP - 20L	2/11	୧୧୦୦ଟ
200m - 1L	22/11	୧୧୦୦ଟ
Axian - 400L	22/11	୧୧୦୦ଟ
Asia - 9m3e	28/11	୧୧୨୦ଟ
Asit - 40	28	୧୧୨୦ଟ
LP - 40	28/11	୧୧୨୦ଟ
200m	28/11	୧୧୨୦ଟ
Super	22/11	୧୧୨୦ଟ
well run 01	22/11	୧୧୨୦ଟ
Lucan	28	୧୧୨୦ଟ
Pat 30m	28	୧୧୨୦ଟ
୩୦୩ AF	28	୧୧୨୦ଟ
200m ୩୩୩ (୧)	28	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ
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୩୩୩	20	୧୧୨୦ଟ
୩୩୩	20	୧୧୨୦ଟ

ଭୁବନେଶ୍ୱର ବି.ଏମ.ସି. ଅଧିକାରୀ

ପ୍ରକାଶିତ ଅନୁନ କମିଶନ:

କ୍ରମିକ ନ.	ବିବରଣ	ମାତ୍ରା	ଦିନ	ଲୋଡ ଡେଇ
01	କାମେଣ୍ଟାରି	20	900	20,000/-
02	ବିଜୁବିଲ	20	200	୧,୦୦୦/-
03	ସିଲିନ	20	୭୫୦	୧,୫୦୦/-
04	ବାହାର ଥାନ	20	600	6,000/-
05	ରେଡ	0୧	୭୩୦୦	୭୩,୦୦୦/-
06	ଭାଙ୍ଗାଲେ କାର୍ଯ୍ୟ	20	900	20,000/-
09	ବାହାର ବିଲ	20	900	9,000/-
0୧	କାର୍ଡିଓ (ବେଡ)	20	300	22,000/-
02	ଇଲେକ୍ଟ୍ରୋନିକ୍ସ	80	୧୦୦	20,000/-
20	ବାହାର କାର୍ଯ୍ୟ	20	2୫୦	୧,୫୦୦/-
21	ମାଲ୍ ମିଟିଂ	2୧	୧20	9,୫୦୦/-
22	କାର୍ଡିଓ	20	900	୧୫,୦୦୦/-
2୩	ଥାନ	20	800	8,000/-
24	କାର୍ଡିଓ	20	2୫୦	୧,୫୦୦/-
2୫	କାର୍ଡିଓ କାର୍ଯ୍ୟ	20	୧୧୦	୧,୧୦୦/-
26	କାର୍ଡିଓ ମିଟିଂ	20	220	୧,୫୦୦/-
29	କାର୍ଡିଓ	80	୭20	22,୫୦୦/-
2୮	କାର୍ଡିଓ କୋର୍ଟ	୧୦	220	2,200/-
2୭	କାର୍ଡିଓ ମିଟିଂ	20	୧୧୦	୧,୧୦୦/-
20	କାର୍ଡିଓ	20	8୫୦	2,୮୦୦/-
22	କାର୍ଡିଓ	20	220	2,200/-
22	କାର୍ଡିଓ	୩୦	2୧୦	୨,୧୦୦/-
				2,00,000/-

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INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1200	36,000	4,32,000
<i>Less: Cost of sales</i>	960	28,800	3,45,600
Profit (20%)	240	7200	86,400
<i>Add Income from service Charge</i>		30000	3,60,000
Total Profit (C)		37200	4,46,400
<i>Less: Operating Costs</i>			
Electricity Bill		300	3,600
Generator Expenses		200	2400
Night Guard		50	600
Shop Rent		1,500	18,000
Salary (Employee)- (03)		24,100	2,89,200
Entertainment		200	2400
Mobile bill		100	1200
Present salary/Drawings- self		8000	96,000
Others		100	1200
Non Cash Item:			
Depreciation Expenses		100	1200
<i>Total Operating Cost (D)</i>		34650	415800
Net Profit (C-D):		2550	30,600

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
Sales	2200	66000	7,92,000	2400	72,000	8,64,000	2500	75,000	9,00,000
<i>Less: Cost of sales</i>	1760	52,800	6,33,600	1920	57,600	6,91,200	2000	60,000	7,20,000
Profit (20%)	440	13,200	1,58,400	480	14,400	1,72,800	500	15,000	1,80,000
<i>Add Income from service charge</i>		30,000	3,60,000		30,000	3,60,000		30,000	3,60,000
Total Profit		43,200	5,18,400		44,400	5,32,800		45,000	5,40,000
<i>Less- operating cost :</i>									
Electricity bill		300	3600		400	4800		500	6000
Shop Rent		1500	18000		1500	1800		1500	1800
Entertainment		200	2400		200	2400		200	2400
Night Guard Bill		50	600		100	12,00		100	12,00
Generator bill		200	2400		300	3600		300	3600
Others		100	1200		100	1200		200	2400
Mobile bill		200	2400		200	2400		300	3,600
Present salary/Drawings- self		8000	96000		8000	96000		8000	96000
Present salary-Employee (no. of employee : 03)		24100	2,89,200		24,100	2,89,200		24,100	2,89,200
Others (Chada)		100	1200		100	1200		200	2400
Depreciation Expenses		100	1200		100	1200		100	1200
Total Operating Cost		34,850	4,18,200		35,100	4,21,200		35500	4,26000
Net Profit		8350	100200		9300	111600		9500	114000
GT payback			80,000			80,000			80,000
Retained Income:			20200			31600			34000

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	2,00,000		
1.2	Net Profit	1,00,200	111,600	114,000
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus	-	21,400	54,200
	Total Cash Inflow	3,01,400	134,200	169,400
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan*	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3.0	Net Cash Surplus	21,400	54,200	89,400

*** As Father of NU is liable to pay GB loan, So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 03 Years of Experience
- Maintaining High Standard in local areas
- Position of his store beside main road.

WEAKNESS

- Increase in products price
- Credit Sale

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Opponent in same areas
- Strike

Pictures

সিএনজি ওয়ার্কসপ

ফোন: ০১৯৫৫ ২৯৯ ১২৭

এখানে সিএনজির সকল প্রকার ম্যাসেজ, কুন্ডা ও পরিষ্কার
কিটি করা হয় এবং সু-স্বচ্ছ কাঠিগা করা করে করা হয়।



সকলের স্বাস্থ্য রক্ষা নিয়ে আমরা এগিয়ে যাব।

জুয়েল সিএনজি ওয়ার্কসপ

ফোন: ০১৯৫৫ ২৯৯ ১২৭

এখানে সিএনজির সকল প্রকার ম্যাসেজ, কুন্ডা ও পরিষ্কার
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বার হোয়া ডিম্বের আড়ল

এখানে আনন্দময় মাটির আনন্দময়
কুন্ডা ও পরিষ্কার করা করে করা হয়।









شركة عمانول
عمانول
بازار عمان
عمان

lubzo

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PRODUCT





Presented at GT's Internal Design Lab on March
9,2015 at Grameen Trust

