

## Proposed NU Business Name: **RASEL JEWELERS**



Project identification and prepared by: Md. Shahidul Islam ,  
Rajshahi Shador Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD.RASEL</b>
Age	:	01-01-1990(26 Years)
Education, till to date	:	Eight
Marital status	:	Unmarried
Children	:	No Son
No. of siblings:	:	2 Brother 3 Sister
Address	:	Vill: Nowhata P.O:Nowhata P.S: Paba,Dist: Rajshahi
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>MOST. TANJILA</b>
(iii) Father's name	:	<b>MD.MOJAMALL HOQUE</b>
(iv) GB member's info	:	Branch: Nowhata Paba Centre 74 (Female), Member ID: 7129, Group No: 02 Member since: 2007-2016(09Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 17800(29-11-16)
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722503656
Mother's Contact No.	:	01749230626
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. TANJILA** joined Grameen Bank since 9 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RASEL JEWLEARS</b>
Location	:	Nowhata,Rajshahi
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 80,000/-(from existing business) 61% Required Investment BDT 50,000/-(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Servicing item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent</li><li>▪Collects goods from Rajshahi/Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

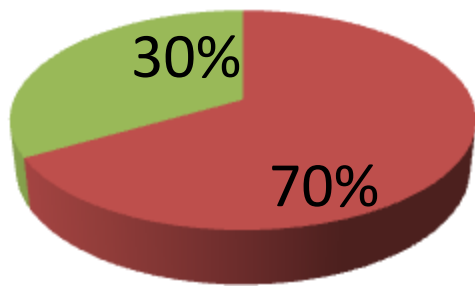
**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Jewleries	3,500	105,000	1260000
	0	0	0
<b>Total Sales (A)</b>	3,500	105,000	1260000
<b>Less. Variable Expense</b>			
Jewleries	2,800	84,000	1008000
	0	0	0
<b>Total variable Expense (B)</b>	2,800	84,000	1008000
<b>Contribution Margin (CM) [C=(A-B)]</b>	700	21,000	252000
<b>Less. Fixed Expense</b>			
Rent		1200	14,400
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		400	4,800
Entertainment		500	6,000
Salary (staff)		6000	72,000
Bank service Charge		100	1,200
<b>Total fixed Cost (D)</b>		<b>14,300</b>	<b>171,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,700</b>	<b>80,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chadi	1	20,000	20,000	1	25000	25000	45,000
Gold	1	30,000	30,000	1	25000	25000	55,000
Jewleris	1	10000	10,000	0	0	0	10,000
Dise Machine	1	20000	20,000	0	0	0	20,000
	0	0		0	0	0	0
	0	0	0				
			0				
			0				
			0				
<b>Total</b>	<b>4</b>	<b>80000</b>	<b>80000</b>	<b>2</b>	<b>50000</b>	<b>50000</b>	<b>130000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
<b>Revenue (sales)</b>					
Jewleries	4000	120000	1440000	1584000	1512000
	0	0	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000	1584000	1512000
<b>Less. Variable Expense</b>		0		0	0
Jewleries	3200	96000	1152000	1267200	1209600
	0	0	0	0	0
<b>Total variable Expense (B)</b>	3200	96000	1152000	1267200	1209600
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000	316800	302400
<b>Less. Fixed Expense</b>					
Rent		1200	14400	15120	15876
Electricity Bill		500	6000	6120	6426
Mobile Bill		500	6000	6120	6426
Salary (self)		5000	60000	61200	64260
Transportation		500	6000	6120	6426
Entertainment		400	4800	4896	5140.8
Salary (staff)		6000	72000	73440	77112
Security Gard		100	1200	1224	1285.2
Bank service Charge		100	1200	1224	1285.2
<b>Total Fixed Cost</b>		<b>14300</b>	<b>171600</b>	<b>175464</b>	<b>184237.2</b>
<b>Net Profit (E) [C-D]</b>		<b>9700</b>	<b>116400</b>	<b>141336</b>	<b>118162.8</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	50,000		
1.2	Net Profit	116400	141336	118162.8
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus	0	96000	217736
	<b>Total Cash Inflow</b>	<b>166400</b>	<b>237736</b>	<b>335898</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96000</b>	<b>217736</b>	<b>315898</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

এখানে সোনা চর্চিত ডাইস  
কটা হয় এবং  
সোনার বর্শ ও ৩০নং ও ৩১নং  
সেন পাওয়া যায়।  
সংখ্যা: ১১৫০-১১৫১/১১৫২









মা চেইন হাউস  
মা চেইন হাউস (মাদ্রাসা)  
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সোনার বল ও ৩০শা, ৪২শা  
(সেই পাওয়া যায়)







০০ রাসেল জুয়েলার্স

০০ জুয়েলারি দোকান ছোট-

০০ মোঃ রাসেল



# FAMILY PICTURE

