

Proposed NU Business Name: **MITA JEWELERS**



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Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	ROMEN KORMOKAR
Age	:	05-07-1984 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Pirichpur, P.O: Pirichpur. P.S: Godagari, 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	:	SUMITRA
(iii) Father's name	:	MONOROGGA
(iv) GB member's info	:	Branch: Matikata Godagari, Centre # 27 (Female), Member ID: 3785/5, Group No: 07 Member since: 24-01-2013 (04 Years) First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 14,820/-
(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.)	:	No
Business Experiences and Training Info	:	12 years experience in running business. 8 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-718977
Family's Contact No.	:	01716-390052
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUMITRA joined Grameen Bank since 04 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MITA JEWELERS
Location	:	Pirichpur Bazaar, Godagari, Rajshahi.
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 14 ft= 140 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Jewellery item etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

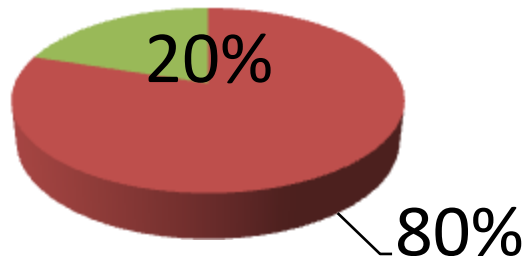
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Ornaments	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Ornaments	72,000	864,000
Total variable Expense (B)	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	500	6,000
Rent	1,000	12,000
Entertainment	300	3,600
Salary (staff)	4,000	48,000
Total fixed Cost (D)	12,000	144,000
Net Profit (E) [C-D]	6,000	72,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Gold	3	40000	120,000	1	40000	30,000	150,000
Khad	100	600	60,000	33.333 33	600	20,000	80,000
Security	1	20000	20,000	0	0	0	20,000
Total	104		200,000	34		50,000	250,000

Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 50,000

■ Total 250,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Ornaments	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense				
Ornaments	96,000	1,152,000	1,209,600	1,270,080
Total variable Expense (B)	96,000	1,152,000	1,209,600	1,270,080
Contribution Margin (CM) [C=(A-B)]	24,000	288,000	302,400	317,520
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	11,500	13,500
Rent	1,000	12,000	12,000	12,000
Entertainment	300	3,600	4,000	4,500
Salary (staff)	4,000	48,000	48,000	48,000
Total Fixed Cost	12,400	148,800	152,500	156,500
Net Profit (E) [C-D]	11,600	139,200	149,900	161,020
Investment Payback		20,000	20,000	20,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	139,200	149,900	161,020
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		119,200	249,100
	Total Cash Inflow	189,200	269,100	410,120
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	119,200	249,100	390,120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









শিবা জুয়েলার্স

প্রোঃ শ্রী রমেন স্বর্ণকার

আধুনিক ডিজাইনের সোনা ও রুপার গহনা তৈরীর নির্ভরযোগ্য প্রতিষ্ঠান

পরিচালক: চন্দ্রনাথ চন্দ্রনাথ চন্দ্রনাথের মার্কেট, গোদাগাড়ী, রাজশাহী-০১৭১৬-০৯০০৫২, ০১৭১৬-৭১৬৯৭৭



FAMILY PICTURE

