

**Proposed NU Business Name :M. S. JOWLAREAY ,WORKSHORP**

Project identification and prepared by: Md. NAZIMUDDIN  
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>RAJON SHA</b>
Age	:	10-09-1984(34Years)
Education, till to date	:	CLASS FIVE
Marital status	:	UNMARRIED
Children	:	0 SON 0 DOUGHRER
No. of siblings:	:	2 Brother ,2 Sister.
Address	:	Vill: NAGOURPUR .P0 :NAGOURPUR , P.S:NAGOURPUR, Dist: TANGAIL
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. :MAYA RANI SHA
(iii) Father's name	:	MD :SHIB SHONKOR SHA
(iv) GB member's info	:	Branch :NAGOURPUR Centre #63/m (Female), Member ID : 4734/1 , Group No:5 Member since:1/07/1990 First loan: BDT 2000/- Outstanding loan: 0
Further Information:		
(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	:	14years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827567666
Family's Contact No.	:	01728087376
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYA RANI SHA

joined Grameen 12years ago. At first she took BDT2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M. S. JOWLARAY WORKSHORP</b>
Location	:	KORKI BABAY STANT,NAGOURPUR TANGAIL
Total Investment in BDT	:	BDT /149000
Financing	:	Self BDT 99000/- (from existing business 66% Required Investment BDT 50,000/- (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80square ft
Security of the shop	:	10000TK
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; GOLD ,ROPA SILVOR, etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop isRENT</li><li>▪Collects goods from TANGAIL</li><li>▪Agreed grace period is 3 months.</li></ul>

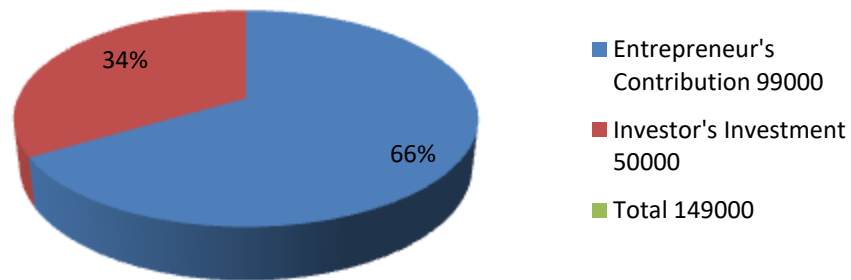
# Existing Business (BDT) S

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
; GOLD ,ROPA SILVOR		30500	366000
<b>Total Sales (A)</b>		<b>30500</b>	<b>366000</b>
<b>Less. Variable Expense</b>			
; GOLD ,ROPA SILVOR	0	18300	219600
<b>Total variable Expense (B)</b>	<b>0</b>	<b>18300</b>	<b>219600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>12200</b>	<b>146400</b>
<b>Less. Fixed Expense</b>			
Rent		800	8400
Electricity Bill		400	4800
Transportation		0	0
Mobile Bill		300	3600
Entertainment		200	2400
Gard		0	0
janitor		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>6700</b>	<b>79200</b>
<b>Net Profit (E) [C-D]</b>		<b>5500</b>	<b>67200</b>

GOLD	80000	40000	120000
ROPA	9000	10000	19000
<b>Total</b>	<b>89000</b>	<b>50000</b>	<b>139000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>			
; GOLD ,ROPA SILVOR	30500	366000	384300
<b>Total Sales (A)</b>	<b>30500</b>	<b>366000</b>	<b>384300</b>
<b>Less. Variable Expense</b>			
; GOLD ,ROPA SILVOR	18300	219600	230580
<b>Total variable Expense (B)</b>	<b>18300</b>	<b>219600</b>	<b>230580</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12200</b>	<b>146400</b>	<b>153720</b>
<b>Less. Fixed Expense</b>			
Rent	800	8400	8400
Electricity Bill	400	4800	4800
Guard	0	0	0
Mobile Bill	300	3600	3600
generator	0	0	0
Entertainment	200,	2400	2400
transportation	0	0	0
Salary (self)	5000	60,000	60,000



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

<b>Cash flow projection on business plan (rec. &amp; Pay)</b>			
<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	67200	74520
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		37200
	<b>Total Cash Inflow</b>	<b>117200</b>	<b>111720</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)	30000	30000
	<b>Total Cash Outflow</b>	<b>80000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>37200</b>	<b>81720</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: Family:0 Others:  
Experience & Skill : 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

# M.S

## জুয়োলারী ওয়ার্কসপ

প্রোঃ রাজন এন্ড ব্রাদার্স

এখানে সুদক্ষ কারিগর দ্বারা আধুনিক ডিজাইনের  
স্বর্ণ ও রূপার অলংকার তৈরী করা হয়।

কুরকি বেসিস্ট্যান্ড, চৌহালী, সিরাজগঞ্জ। মোবাঃ ০১৮২৭-৫৬৭৬৬৬





















