

MOHUA JEWELERS



BRIEF BIO OF THE ENTREPRENEUR

Name	: Palash Kumer Dey
Age	: 33 years
Marital Status and family information	: Married, Child/ren: one son
Address	: Vill: Karerail, Post: Dhakuria, Union: Dhakuria, Upazila: Monirampur, Dist: Jessore
Mother (Grameen Bank Borrower)	: Shwarna Lata Dey (Shoma) Branch name: Narendrapur, Centre# 31/Mo, Loan No: 2051, Member since March 15, 1996 Existing Loan -100,000 Outstanding Balance -40,000
Education	: Class Eight
Experience	: Entrepreneur has 15 (fifteen) years experience in jewelery business through association with his family business. Last 6 (six) years he is running as his own business now he want to scale up his running business.

BUSINESS BRIEFING

- Business Name : ***Mohua Jewelers***
- Shop location: Dhakuria Bazar, Monirampur, Jessore
- Total Investment: **BDT 389,500**
 - ❖ Financing
 - ❖ Self BDT 189,500 (from existing business)
 - ❖ Required Investment BDT 200,000 (as equity)

➤ **Implementation:**

The business is running with different items of gold, silver made ornaments such as ring, necklace, bracelet and anklet etc. targeting break even within **first year** & pay back period is estimated to be **four years**.

OBJECTIVES

- Become a Prominent Nobin Udyokta;
- Self employment for the entrepreneur;
- Create employment opportunities for especially for family members of Grameen Bank Borrowers ;
- Provide quality goods to meet demand in the community;
- Contribute in improving socio-economic condition.

ADDITIONAL INFORMATION

- Salary will be used to meet his own & family expenses;
- GB loan was taken for his business;
- He has to provide GB loan installment from his business;
- Credit sales are limited and they are realized in a timely manner;
- He has trade license & ownership in his own name;
- He has no assets and liabilities.

INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Gold	23,000	50,000	73,000
Silver	17,000	70,000	87,000
Cadmium	1,000	4,000	5,000
Tarpat	50,000	-	50,000
Pliers, cutter, Jole	-	3,000	3,000
Polish	8,000	-	8,000
Design Book	2,500	-	2,500
Weight Meter	5,000	-	5,000
Mould Machine	3,000	-	3,000
Gas Repairing Machine (1pc)	-	5,000	5,000
Gas Cylinder (1pc)	-	6,000	6,000
Locker	-	50,000	50,000
Other Tools	10,000	-	10,000
Advance for shop	50,000	-	50,000
Furniture Fixture & Decoration	20,000	12,000	32,000
Total Capital	189,500	200,000	389,500

MEANS OF FINANCE

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	189,500	49%
Investor's Investment	200,000	51%
Total	389,500	100%

EXISTING BUSINESS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated Sales Revenue	6,000	156,000	1,872,000
Estimated income from servicing	400	10,400	124,800
Total Sales (A)	6,400	166,400	1,996,800
Less: Variable Cost:			
Estimated Variable Cost of Product	5,400	140,400	1,684,800
Estimated Variable Cost of servicing	100	2,600	31,200
Total Variable Cost (B)	5,500	143,000	1,716,000
Contribution Margin [C=(A-B)]	900	23,400	280,800
Less: Fixed Cost:			
Shop rent		350	4,200
Electricity bill		300	3,600
Generator bill		90	1,080
Night guard		120	1,440
<i>Salary-Self</i>		7,000	84,000
Salary-Staff		1,500	18,000
Entertainment Expenses		1,000	12,000
<i>Depreciation Expenses</i>		423	5,075
Other Expenses		200	2,400
(D) Total Fixed Cost		10,983	131,795
(C-D)Net Profit:		12,417	149,005
Cumulative Net Profit:			149,005

KEY ASSUMPTIONS

- Sales growth will be 25% in the 1st year of capital injection and 10% in every year thereafter.
- Gross Profit on products on an average is 10%.
- Depreciation charged on furniture @ 10% and others @ 15%.

FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales Revenue	7,500	195,000	2,340,000	8,250	214,500	2,574,000	9,900	257,400	3,088,800	11,880	308,880	3,706,560
Estimated income from servicing	500	13,000	156,000	550	14,300	171,600	605	15,730	188,760	666	17,303	207,636
Total Sales (A)	8,000	208,000	2,496,000	8,800	228,800	2,745,600	10,505	273,130	3,277,560	12,546	326,183	3,914,196
Less: Variable Cost:												
Estimated Variable Cost of Product	6,750	175,500	2,106,000	7,425	193,050	2,316,600	8,910	231,660	2,779,920	10,692	277,992	3,335,904
Estimated Variable Cost of servicing	125	3,250	39,000	138	3,575	42,900	151	3,933	47,190	166	4,326	51,909
Total Variable Cost (B)	6,875	178,750	2,145,000	7,563	196,625	2,359,500	9,061	235,593	2,827,110	10,858	282,318	3,387,813
Contribution Margin [C=(A-B)]	1,125	29,250	351,000	1,238	32,175	386,100	1,444	37,538	450,450	1,687	43,865	526,383
Less: Fixed Cost:												
Shop rent		350	4,200	-	550	4,200	-	550	4,200	-	550	4,200
Electricity bill		300	3,600		350	4,200		400	4,800		450	5,400
Generator bill		90	1,080		90	1,080		90	1,080		90	1,080
Night guard		120	1,440		120	1,440		120	1,440		120	1,440
Salary-Self		7,000	84,000		8,000	96,000		9,000	108,000		10,000	120,000
Salary-Staff		-	-		-	-		-	-		-	-
Entertainment Expenses		1,000	12,000		1,000	12,000		1,200	14,400		1,400	16,800
Depreciation Expenses		1,285	15,425		1,285	15,425		1,285	15,425		1,285	15,425
Ownership Transfer Fees		-	-		1,000	12,000		1,000	12,000		1,333	16,000
Other Expenses		300	3,600		400	4,800		500	6,000		600	7,200
(D) Total Fixed Cost		10,445	125,345		12,795	151,145		14,145	167,345		15,829	187,545
(C-D)Net Profit:		18,805	225,655		19,380	234,955		23,392	283,105		28,037	338,838
Cumulative Net Profit:			225,655			460,610			743,715			1,082,553

BREAK EVEN POINT ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Sales)	14%	14%
Break Even Point (BEP):	10,445	125,345
	14%	14%
Break Even Point (in BDT)	74,279	891,342

CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
Cash Inflow				
Investment Infusion by Investor	200,000	-	-	-
Net Profit (Ownership transfer fee added back)	225,655	246,955	295,105	354,838
Depreciation	15,425	15,425	15,425	15,425
Opening Balance of Cash Surplus	-	201,080	391,460	629,990
Total Cash Inflow	441,080	463,460	701,990	1,000,253
Cash Outflow				
Gold	50,000			
Silver	70,000			
cadmium	4,000			
Pliers, cutter, jole	3,000			
Gas Repairing Machine(1pc)	5,000			
Gas Cilinder (1pc)	6,000			
Loker	50,000			
Decoration (Fixtures and Fittings)	12,000	-	-	-
Payment of Grameen Bank Loan	40,000			
Investment Pay Back (Including ownership transfer fee)	-	72,000	72,000	96,000
Total Cash Outflow	240,000	72,000	72,000	96,000
Total Cash Surplus	201,080	391,460	629,990	904,253

OUTCOMES

- The business will scale up with BDT 389,500 and it is expected that by the end of four years after payback of investor's money the entrepreneur's capital will be BDT 1,272,053
- The business will serve the community by selling quality and in demand products and strive to improve every year.

RISK FACTORS

- Theft
- Local competition
- Political Unrest
- Fire

RISK MANAGEMENT

- Night guard deployment;
- Arrange fire extinguisher (if possible),
Keep adequate sand and ensure source of water;
- Close market watch to compete.





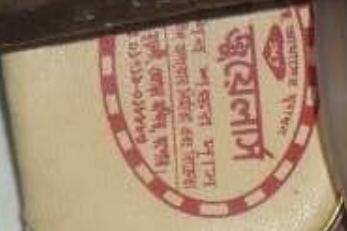
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Thank You