

DAINA Jewelers



Presented by
Haradhan Banik

Nu Identified, PP Prepared and Verified By:
Md. Nazrul Islam (Ramgonj Unit)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Haradhan Banik
Age	:	10-12-1980 (34 year)
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	Sisters-02, Brother-02
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. Suzan Bala Banik
(iii) Father's name	:	Late- Nikunjo Bihare Banik
(iv) GB member's info	:	Branch : Sonapur Centre #27/M, Loanee no: 2953/1 Member since-11-08-96 First loan- Tk. -3000/- Existing loan: Tk.150000, Outstanding:Tk.17950/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Class-9

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

Present Occupation	:	Jewelry & Studio Business
Trade license		406
Business Experiences	:	15 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info	:	House – Kalachad Banik Bari, Vill- Ratonpur, Ward no-03, Ramgonj, Laxmipur . Mobile no-01711712598
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

Brief History of GB Loan Utilization by Family

NU's Mother has been a member of Grameen Bank since 1996 (19 years). At first she took a loan amount 3,000 taka from Grameen Bank. NU's Father started his business with GB Loan, he repaired their own house from business income. Nobin Udyokta also started his first business by using his mother's GB loan. NU's mother took GB loan several times to invest in her son's business and existing loan is 150000/- NU's mother gradually improved their life standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	Daina Jewelers
Address/ Location	:	Ramgonj Bazar, Ramgonj, Laxmipur
Total Investment in BDT	:	900000/-
Financing	:	Self BDT 600000/- (from existing business) 67 % Required Investment BDT 300000/- (as equity) 33%
Present salary/drawings from business (estimated)	:	8000
Proposed Salary		8000
Proposed Business		
(i)% of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15 %
(iii) Agreed grace period		11 months

Present & Proposed Investment Breakdown

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Different kind of stock items (Existing business)</u>			
Gold & Gold Ornaments 7.37 Vori *38000 =280000	600000/-		
Silver & Gold plated silver ornament 50*1000 =50000			
Digital Camera & video camera (1+1) =80000			
Computer, printer, light stand, laminating machine=50000			
Furniture & Decoration = 40,000			
Weight machine & Dorna machine = 40,000			
Steel Volt = 40000			
I.P.S = 20000			
<u>Proposed Items</u>			
Foreign gold (chain ,Ear rings, Nose Pin, Bracelet, Ring)		300000/-	
Total 6 vori (6* 38000tk) = 228,000/-			
Old ornament (2 vori*36000) = 72,000/-			
Total Capital			900000/-

Info on Existing Business Operations

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income	8000	240000	2880000
<i>Less: Cost of sales</i>	6800	204000	2448000
<i>Profit (A)</i>	1200	36000	432000
<i>Income from Studio (B)</i>	400	12000	144000
Gross Profit (C) [C=(A+B)]	1600	48000	576000
<i>Less: Operating Costs</i>			
Electricity bill		900	10800
Shop Rent		2000	24000
Night Guard bill		100	1200
Mobile Bill		500	6000
Own salary		8000	96000
Present salary-Employee (2) (13000+9000)		22000	264000
Others cost (Transport, Entertainment, fee)		1000	12000
Non Cash Item:			
Depreciation Expenses(80000*10%&190000*20%)		3833	45996
Total Operating Cost (D)		38333	459996
Net Profit (C-D):		9667	116004

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
Estimated Sales	10000	300000	3600000	11000	330000	3960000	12000	360000	4320,000
<i>Less: cost of sales</i>	8500	255000	3060000	9350	280500	3366000	10200	306000	3672000
<i>Profit (A)</i>	1500	45000	540000	1650	49500	594000	1800	54000	648000
<i>Income from Studio (B)</i>	400	12000	144000	400	12000	144000	400	12000	144000
Gross Profit (C) [C=(A+B)]	1900	57000	684000	2050	61500	738000	2200	66000	792000
<i>Less: Operating Costs</i>									
Electricity bill		1000	12000		1000	12000		1000	12000
Shop Rent		2000	24000		2000	24000		2000	24000
Night Guard bill		100	1200		200	2400		200	2,400
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (2)		22000	264000		24000	288000		24000	288000
Others (Transport,Entertainment, fees)		1000	12000		1000	12000		1000	12000
Non Cash Item:									
Depreciation Expenses		3833	45996		3833	45996		3833	45996
<i>Total Operating Cost (D)</i>		38533	462396		40633	487596		40633	487596
<i>(Net Profit C-D) :</i>		18467	221604		20867	250404		25367	304404
Pay Back			120000			120000			120000
Retained Income:			101604			130404			184404

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	300000	-	-
1.2	Net Profit	221604	250404	304404
1.3	Depreciation (Non cash item)	45996	45996	45996
1.4	Opening Balance of Cash Surplus		129650	306050
	Total Cash Inflow	567600	426050	656450
2.0	Cash Outflow			
2.1	Purchase of Product	300000	-	-
2.2	Payment of GB Loan	17950	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	437950	120000	120000
3.0	Net Cash Surplus	129650	306050	536450

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality gold ornaments to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Increase in gold price.

OPPORTUNITY

- ✓ Huge demand of various jewelry items.
- ✓ Central point of Ramgonj bazar.
- ✓ New design & skilled labor.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Scarcity of new Raw gold.















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For more information

Grameen Trust

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