

# KAKON SHILPALOY

## কাকন শিল্পালয়

অত্যাধুনিক ডিজাইনের স্বর্ণ ও রূপার অলংকার তৈরী, ক্রয়-বিক্রয় ও মেরামত করা হয়।

শ্রোঃ কানু বনিক, পাট বাজার, রামগঞ্জ, লক্ষ্মীপুর। মোবাঃ ০১৮১৪-৪৭৯০৩৫

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Presented by  
Kanu Chandra Bonik

Nu Identified and PP Prepared by :  
**Md. Nazrul Islam**

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Kanu Chandra Bonik
Age	:	17-02-1982 (32 year,)
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	Sister-2, brother-1
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. Ranjita Rani Bonik
(iii) Father's name	:	Mr. Sukumar Bonik
(iv) GB member's info	:	Branch: Sonapur-Ramgonj , Centre -19/m, Loanee no-6193 Member since 30-04-2003 , First loan: Tk. 5000/-
Further Information:		Existing loan: TK-15000/    Outstanding:TK-11370/
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
Education	:	Class Eight

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

Present Occupation	:	Jewelry business
Business Experiences	:	<b>5 years</b>
	:	
Other Own/Family Sources of Income	:	Father is a Businessman (sales various pitol and Kasha goods)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	<b>GT Ramgonj Unit Office, Laxmipur.</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2003 (11 years). His father invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Kakon Shilpaloy
Address/ Location	:	Ershad Hossain Road, Pat Bazar, Ramgonj.
Total Investment in BDT	:	600,000 Taka
Financing	:	Self BDT 400,000/- (from existing business) 66 % Required Investment BDT 200,000/- (as equity) 33 %
Present salary	:	10,000/- Taka
Proposed Salary		10,000/- Taka
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months



# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales (A)	200000	2400000
<i>Less: Cost of sales (B)</i>	170000	2040000
<b>Gross Profit (C) [C=(A-B)]</b>	30000	360000
<i>Less: Operating Costs</i>		
<b>Shop Rent</b>	2500	30000
Electricity bill	600	7200
Generator bill	600	7200
Mobile bill	500	6000
Present salary/Drawings- self	10000	120000
Present salary-Employee -1	5000	60000
Others cost (Tax, entertainment t ravel etc.)	1000	12000
<b>Non Cash Item:</b>		
Depreciation Expenses( 69000x10%)	575	6900
<b>Total Operating Cost (D)</b>	<b>20775</b>	<b>249300</b>
<b>Net Profit (C-D):</b>	<b>9225</b>	<b>110700</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
Advance for Shop	50000	-	50000
Gold	(7 vori* 38000) 266000/-	(aprox 5.5 Vori) 200000/-	466000/-
Silver (20 vori * 750)	15000/-	-	15000/-
Furniture	20000/-		
Weight Machine	9000/-		
Steel Volt	40000/-	-	69000/-
<b>Total Capital</b>	<b>400000/-</b>	<b>200000/-</b>	<b>600000/-</b>

# 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 (A)	8000	240000	2880000	8500	255000	3060000	9000	270000	3240000
<i>Less: cost of sales (B)</i>	6800	204000	2448000	7225	216750	2601000	7650	229500	2754000
Gross Profit (C) [C=(A-B)]	1200	36000	432000	1275	38250	459000	1350	40500	486000
<b>Less: Operating Costs</b>									
Shop Rent		2500	30000		2500	30000		2500	30000
Electricity bill		600	7200		700	8400		700	8400
Generator		600	7200		700	8400		700	8400
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		10000	120000		10000	120000		10000	120000
Proposed Salary- Staff (1 )		5000	60000		6000	72000		6000	72000
Others (fee, entertainment, transportation)		1000	12000		1000	12000		1000	1000
<b>Non Cash Item:</b>									
<b>Depreciation (69000*10%)</b>		575	6900		575	6900		575	
<b>Total Operating Cost (D)</b>		20775	249300		21975	263700		21075	252900
<b>(Net Profit C-D) :</b>		15225	182700		16275	195300		19425	233100
<b>Pay back</b>			80000			80000			80000
<b>Retained Income:</b>			102700			115300			153100



# **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>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200000/-		
1.2	Net Profit ( Ownership Tr. Fee added back)	182700	195300	233100
1.3	Depreciation (Non cash item)	6900	6900	6900
1.4	Opening Balance of Cash Surplus	-	109600	231800
	<b>Total Cash Inflow</b>	389600	311800	471800
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	<b>Total Cash Outflow</b>	280000	80000	80000
<b>3.0</b>	<b>Net Cash Surplus</b>	109600	231800	391800

# ***SWOT Analysis***

## **S**TRENGTH

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

## **W**EAKNESS

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

## **O**PPORTUNITY

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

## **T**HREATS

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



মাটকা থেকে বাসপা  
সোকাল বন্ধ থাকিবে

জ্বাল







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মানুষে মাওয়া খেলুকারের রকমারী সন্মথার

# কাকন শিল্পালয়

শ্রোতৃ বগনু মাশাক









*Presented at*  
**2<sup>nd</sup> GT Executive SB Design Lab**  
on January 29, 2015 at GT Conference Room



For more information

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