

Proposed NU Business Name: **AP LEATHER**



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Keraneegonj Unit, Dhaka

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Brief Bio of The Proposed Nobin Udyokta

Name	:	APU DAS TUHIN
Age	:	15-10-1994 (23 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers, 2 Sisters
Address	:	Vill: Pothail , P.O: Abdullahpur , P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	USHA RANI
(iii) Husband's name	:	RAJ KUMAR DAS
(iv) GB member's info	:	Branch: Basta , Centre # 47 (Female), Member ID: 3992/2, Group No: 06 Member since: 7-3-1992-2000 (08Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT nil, Outstanding loan: nil
(v) Who pays GB loan installment	:	N/A
(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	:	7 years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-164863
Mother's Contact No.	:	01726-667075
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

USHA RANI joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AP LEATHER
Location	:	Vill: Pothail , P.O: Abdullahpur , P.S: Keraneegonj, Dist: Dhaka
Total Investment in BDT	:	BDT 370,000/-
Financing	:	Self BDT 300,000/-(from existing business) 81% Required Investment BDT 70,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	80 ft x 50 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Leather .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is own.▪Agreed grace period is 3 months.

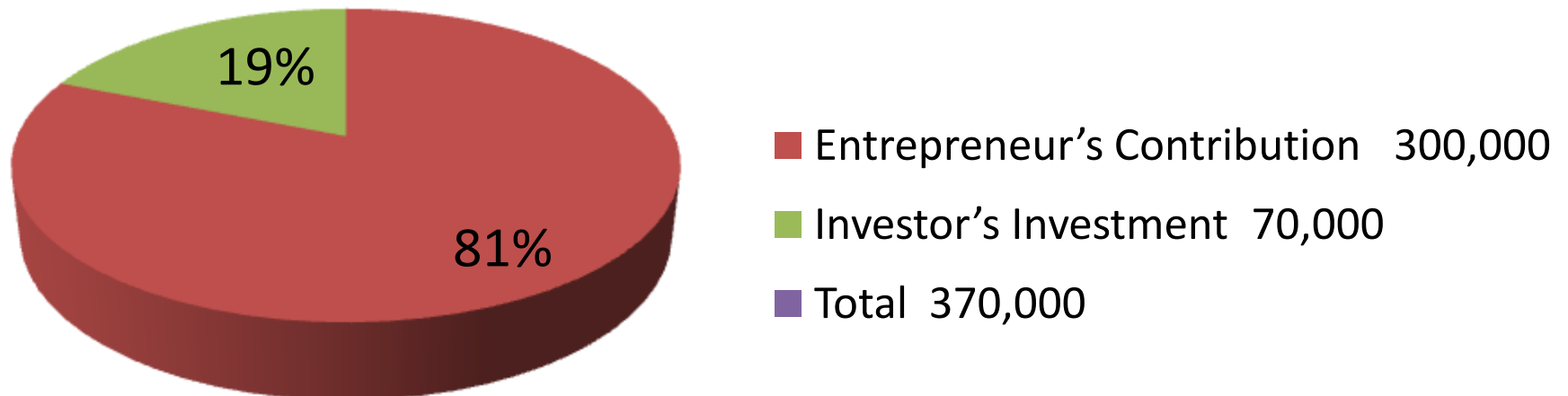
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Leather		127800	1533600
Total sales (A)		127800	1533600
Less Variable Exp.			
Leather		108630	1303560
Total Variable exp. (B)		108630	1303560
Contribution Margin CM [C= (A-B)]		19170	230040
less fixed exp.			
Electricity bill		1500	18000
Salary (self)		5000	60000
Salary (staff)		6000	72000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		13000	156000
Net profit (E) [C-D]		6170	74040

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Leather	120	2500	300,000	28	2,500	70,000	370,000
Total	120		300,000	28		70,000	370,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Leather	5680	170400	2044800	2147040	2254392
Total Sales (A)	5680	170400	2044800	2147040	2254392
less variable Expenses					
Leather	4828	144840	1738080	1824984	1916233
Total variable Expenses (B)	4828	144840	1738080	1824984	1916233
Contribution Margin (CM)= (A-B)	852	25560	306720	322056	338158.8
Less Fixed Expenses					
Electricity bill		1500	18000	18000	18000
Salary (self)		5000	60000	60000	60000
Salary (staff)		6000	72000	72000	72000
Entertainment		300	3600	3600	3600
Mobile		400	4800	4800	4800
Total Fixed Cost		13200	158400	158400	158400
Net Profit (E) (C-D)		12360	148320	163656	179758.8
Investment Payback			28000	28000	28000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	148,320	163,656	179758.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		120,320	255976
	Total Cash Inflow	218320	283976	435734.8
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	
3	Net Cash Surplus	120,320	255976	407734.8

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7; Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

