

## Proposed NU Business Name: Prodip Leather Production



Project identification and prepared by: Md. Sirajul Islam  
Karinigong Unit, Dhaka

Project verified by: MD.Samsul arifin



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

Name	:	<b>Prodip Das</b>
Age	:	03-09-1982(35 Years)
Education, till to date	:	Class Eight
Marital status	:	married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers 1 Sisters
Address	:	Vill:Baghoir risipara , P.O: Baghoir, P.S:Karanigong , Dist: Dhaka
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>Punno Rani Das</b>
(iii) Father's name	:	<b>Prodip probon</b>
(iv) GB member's info	:	Branch:Baghoir , Centre # 02 (Female), Member ID:1134/2, Group No: 05 Member since: 1993-2001 (08Years) First loan: BDT 5,000/- Existing loan: BDT 10,000- Outstanding loan: BDT Nil
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	:	7 years experience in running business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01711016803
Father's Contact No.	:	01750217824
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Punno Rani Das** joined Grameen Bank since 07 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	:	Prodip Leather Production
Location	:	Baghoir Risibari,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT480000
Financing	:	Self BDT 400000(from existing business) 65% Required Investment BDT 80,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT
Size of shop	:	20ft x 10ft= 120square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in exis Leather Etc .</li> <li>▪Average 15% gain on sale.</li> <li>▪The business is operating by entrepreneur.</li> <li>▪The shop is won.</li> <li>▪Collects goods from Dhaka .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

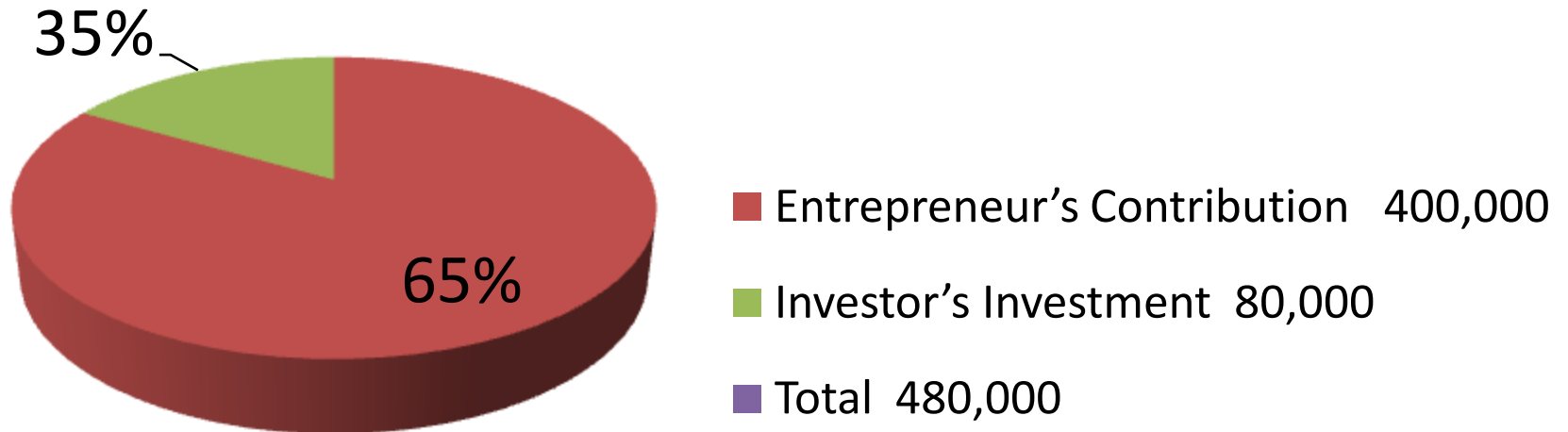
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chekbball	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
		0	0
		0	0
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less. Fixed Expense			
Rent			
Mobile Bill		300	3600
Transportation			
Electricity Bill		400	4800
Salary(self)		5,000	60,000
Salary (staff)			
Entertainment		200	2,400
Security Guard			
Total fixed Cost (D)		5900	70800
Net Profit (E) [C-D]		7800	91200

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Leather	200	2000	400000	40	2000	80000	480000
others							
<b>Total</b>			<b>400000</b>			<b>80000</b>	<b>480000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Leather	3500	105000	1260000	1323000	1389150
		0	0	0	0
<b>Total Sales (A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less. Variable Expense</b>		0	0	0	0
Chips,oil,Coail					
<b>Total variable Expense (B)</b>	<b>2975</b>	<b>89250</b>	<b>1071000</b>	<b>1124550</b>	<b>11807775</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15750</b>	<b>189000</b>	<b>198450</b>	<b>208372</b>
<b>Less. Fixed Expense</b>					
Rent					
Mobile Bill		300	3600	3800	4000
Transportation					
Electricity Bill		400	4800	4800	5000
Salary (self)		5,000	60,000	60,000	60,000
Salary(staff)					
Entertainment		200	2,400	2,500	2,600
Security Guard					
<b>Total fixed Cost (D)</b>		<b>5900</b>	<b>70800</b>	<b>71100</b>	<b>71600</b>
<b>Net Profit (E) [C-D]</b>		<b>9850</b>	<b>118200</b>	<b>127350</b>	<b>136772</b>
<b>Investment Payback</b>			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	118200	127350	136772
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		86200	181550
	<b>Total Cash Inflow</b>	<b>198200</b>	<b>213550</b>	<b>318322</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	<b>112000</b>	<b>32000</b>	
<b>3</b>	<b>Net Cash Surplus</b>	<b>86200</b>	<b>181550</b>	<b>286322</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 7 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

















# FAMILY PICTURE

