

Proposed NU Business Name: BABUL Leather



Project identification and prepared by: Md. SHIRAJUL ISLAM



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	BABUL CHANDRA DAS
Age	:	11-08-19886 (32Years)
Education, till to date	:	Class Eight
Marital status	:	UnMarried
Children	:	None
No. of siblings:	:	02 Brothers 0 sister
Address	:	Vill:RESHEPARA P.O ;VAGAR P.S: KARANIGONJ 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	:	SHANTIE RANI
(iii) Father's name	:	SHODAB CHANDRA DAS
(iv) GB member's info	:	Branch: TAGOREYA, Centre # 2/M(Female), Member ID: 5742/2, Group No: 08 Member since:10-02-1995 (10 Years) First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	15 years of business experience. : 15 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728811390
Family's Contact No.	:	01946754675
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHANTIE RANI joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

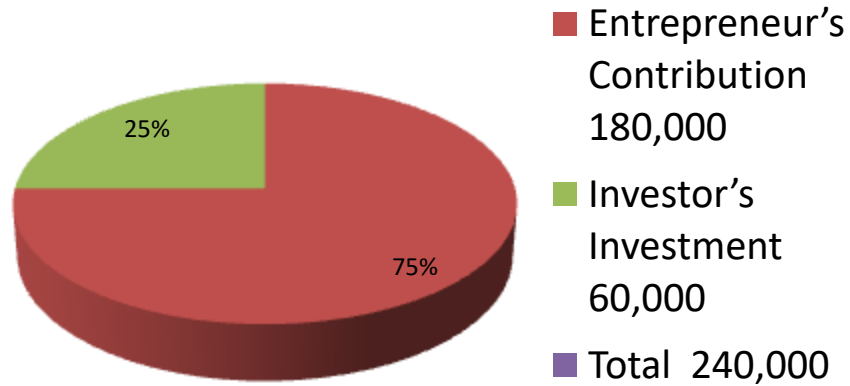
Proposed Nobin Udyokta Business Info

Business Name	:	BABUL E LEATHER
Location	:	RESHEPARA KARANIGONJ DHAKA
Total Investment in BDT	:	BDT 2,40,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 75% Required Investment BDT 60,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Leather etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Particular	Existing		
	Daily	Monthly	Yearly
Revenue (Sale)			
Leather	4500	135000	1620000
	0	0	0
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Leather	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportation		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6200	74400
Net Profit (E)= [C-D]		8800	105600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Leather	90	2000	180000	Leather	30	2000	60000	240000
Total			180000				60000	240000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revnue (Sale)					
Leather	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Leather	4500	135000	1620000	1701000	1786050
Total Variable Expense	4500	135000	1620000	1701000	1786050
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		700	8400	8700	9000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6900	82800	83500	84215
Net Profit (E)= [C-D]		8100	97200	102060	107163
Investment Pay Back			24,000	24,000	24,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	97,200	102,060	107,163
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73,200	151,260
	Total Cash Inflow	157,200	175,260	258,423
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	73,200	151,260	234,423

SWOT ANALYSIS

STRENGTH

Employment: 02 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :12
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; RESHEPARA VAGAR
KARANIGONJ Dhaka
Regular customers;

THREATS

Theft
Fire
Political unrest









