

Proposed NU Business Name: **JOY LEATJER**

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Project verified by: Md.Shamsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JOY CHONDRO DASH
Age	:	08-07-1998 (19 Years)
Education, till to date	:	Class- Ten
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Bager Bot Tola P.O: Bager, P.S: Keranigong , 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	:	MAYA RANI DASH
(iii) Father's name	:	CHERONJON DASH
(iv) GB member's info	:	Branch: Tagria, Centre # 2 (Female), Member ID: 1125/2, Group No: 05 Member since: 20-03-1999 (28 Years) First loan: BDT 5,000
Further Information:		Existing Loan: /-Outstanding Loan :4100/-
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	07 years experience in running business. 07 Years experinence in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-492181
Mother's Contact No.	:	01797-222411
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAYA RANI DASH joined Grameen Bank since 8 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow .

Proposed Nobin Udyokta Business Info

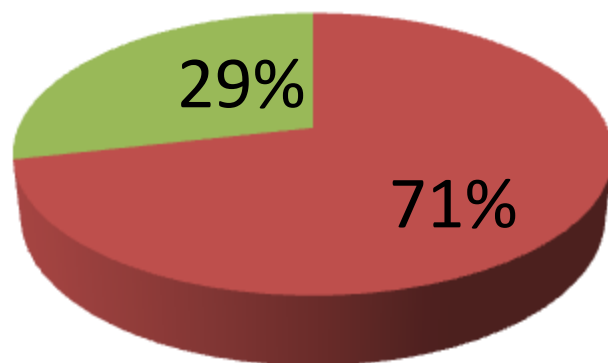
Business Name	:	JOY LEATHER
Location	:	Bager Bot Tola,Bager, Keranigonj
Total Investment in BDT	:	BDT 2,45,000/-
Financing	:	Self BDT 1,75,000/-(from existing business) 71% Required Investment BDT 70,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	22 ft x 14 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from hagari bazar.▪25% goods on sales.▪The Shop is owned.▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
leather	1500	45000	540000
	0		
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			
leather	1125	33750	405000
Total Variable Expense	1125	33750	405000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Electric Bill		300	3600
Salary (Self)		5000	60000
Entertainment		100	1200
Mobil Bill		300	3600
Total Fixed Cost (D)		5700	68400
Net Profit (E)= [C-D]		5550	66600

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Leather			175000			70000	245000
			0			0	0
			0			0	0
Total	0		175000	0		70,000	245,000

Source of Finance



- Entrepreneur's Contribution 175,000
- Investor's Investment 70,000
- Total 245,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
leather	2000	60000	720000	756000	793800
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
leather	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Salary (Self)		5000	60000	60000	60000
Entertainment		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		5700	68400	68800	69200
Net Profit (E)= [C-D]		9300	111600	117180	123039
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	111,600	117180	123039
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		83600	172780
	Total Cash Inflow	181,600	200,780	295,819
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	28,000	28,000
3	Net Cash Surplus	83,600	172,780	267,819

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE