

## Proposed NU Business Name: **R E L LEATHER**



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Project verified by: Samsul Arefin



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>PANKAJ DAS</b>
Age	:	10-06-1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: Baghoir Rishipara, P.O: Baghoir, P.S: Keranigonj, 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	:	<b>LATA DAS</b>
(iii) Father's name	:	<b>DHIREN DAS</b>
(iv) GB member's info	:	Branch: Tegoria Keranigonj, Centre # 02 (Female), Member ID: 1123/2, Group No: 05 Member since: 03-04-1992 to 2000 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT , Outstanding loan: BDT -
(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	:	07 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-526909
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kerangionj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATA DAS** joined Grameen Bank since 08 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	:	<b>R E L LEATHER</b>
Location	:	Baghoir, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 800,000/-
Financing	:	Self BDT 720,000/-(from existing business) 90% Required Investment BDT 80,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	40 ft x 20 ft= 800 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Leather etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 3 employees.</li><li>▪Collects goods from Hajaribagh.</li><li>▪The shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

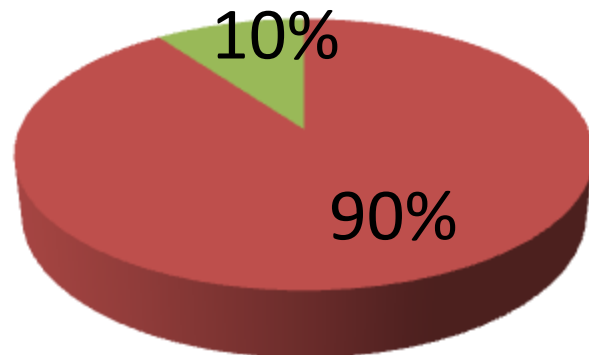
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Leather	150,000	1,800,000
<b>Total Sales (A)</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>		
Leather	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	200	2,400
Salary (staff)	15,000	180,000
<b>Total fixed Cost (D)</b>	<b>21,500</b>	<b>258,000</b>
<b>Net Profit (E) [C-D]</b>	<b>8,500</b>	<b>102,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Leather	400	1800	720,000	50	1600	80,000	800,000
<b>Total</b>	<b>400</b>		<b>720,000</b>	<b>50</b>		<b>80,000</b>	<b>800,000</b>

## Source of Finance



- Entrepreneur's Contribution 720,000
- Investor's Investment 80,000
- Total 800,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Leather	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Less. Variable Expense</b>				
Leather	144,000	1,728,000	1,814,400	1,905,120
<b>Total variable Expense (B)</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	500	6,000	7,000	8,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	11,500	13,500
Entertainment	200	2,400	3,000	4,000
Salary (staff)	15,000	180,000	180,000	180,000
<b>Total Fixed Cost</b>	<b>21,900</b>	<b>262,800</b>	<b>267,000</b>	<b>271,500</b>
<b>Net Profit (E) [C-D]</b>	<b>14,100</b>	<b>169,200</b>	<b>186,600</b>	<b>204,780</b>
<b>Investment Payback</b>		<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



# 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</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	169,200	186,600	204,780
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		137,200	291,800
	<b>Total Cash Inflow</b>	<b>249,200</b>	<b>323,800</b>	<b>496,580</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>137,200</b>	<b>291,800</b>	<b>464,580</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

