

Proposed NU Business Name: BUSODEB Leather



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Brief Bio of The Proposed Nobin Udyokta

Name	:	BUSODEB DAS
Age	:	25-10-1982(34 Years)
Education, till to date	:	Class Four
Marital status	:	married
Children	:	2 Sons
No. of siblings:	:	2Brothers 2 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	:	Nilu Rani
(iii) Father's name	:	Late: Olin Chandra Das
(iv) GB member's info	:	Branch:Tagoreya , Centre # 02 (Female), Member ID:1136/2, Group No: 05 Member since: 2001-2007(07Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 0- Outstanding loan: BDT Nill
(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	:	10 years experience in running business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01711-471584
Father's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Nilu Rani 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	:	BUSODEB Leather
Location	:	Baghoir Risibari,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT4,40,000
Financing	:	Self BDT 360000(from existing business) 82% Required Investment BDT 80,000(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5000
Size of shop	:	20ft x 10ft= 200square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in exis Leather Etc .▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is won.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

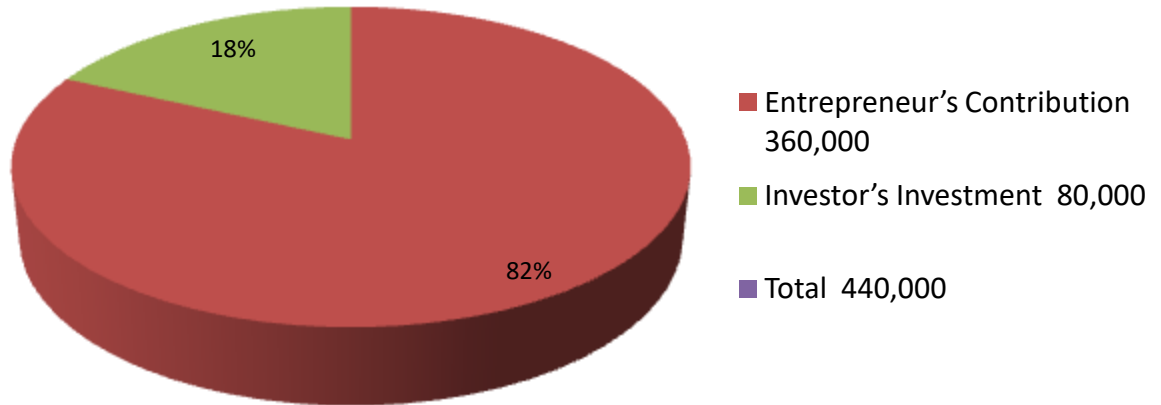
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Leather	4500	135000	1620000
	0	0	0
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Leather	3825	114750	1377000
Total Variable Expense	3825	114750	1377000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion			0
Salary (Self)		5000	60000
Entertainment			0
Gard			0
Generator			0
Salary (Staff-4)		10000	120000
Mobil Bill		300	3600
Total Fixed Cost (D)		15600	187200
Net Profit (E)= [C-D]		4650	55800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Leather	200	1800	360000	50	1600	80000	320000
others							
Total			360000			80000	440000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Leather	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Leather	4250	127500	1530000	1606500	1686825
Total Variable Expense	4250	127500	1530000	1606500	1686825
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		10000	120000	120000	120000
Entertainment			0	0	0
Generator			0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)			187200	187600	188000
Net Profit (E)= [C-D]		15600	187200	196560	206388
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	80,000		
1.2	Net Profit	187,200	187600	188000
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		159200	318800
	Total Cash Inflow	267,200	346,800	506,800
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	108,000	28,000	28,000
3	Net Cash Surplus	159,200	318,800	478,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 10 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

