

## Proposed NU Business Name:D P S E Leather



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

Name	:	<b>Shatta Das</b>
Age	:	12-07-1982(34Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	03 Brothers 02 sisters
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	:	<b>Aroti Rani</b>
(iii) Father's name	:	<b>Late, Mongol DAS</b>
(iv) GB member's info	:	Branch: TAGOREYA, Centre # 2/M(Female), Member ID: 1131/2, Group No: 05 Member since:03-02-1991-2000(10 Years) First loan: BDT 5,000/-              Existing loan :10,000/-
Further Information:		Outstanding loan: Nil
(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	:	12 years of business experience. : 12 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.	:	01712827556
Family's Contact No.	:	01734652216
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Aroti 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

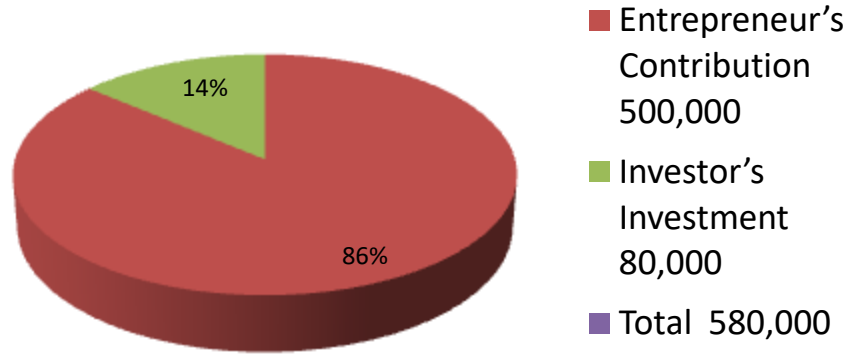
Business Name	:	<b>D P S E LEATHER</b>
Location	:	Vill:RESHEPARA P.O ;VAGAR P.S: KARANIGONJ Dist: DHAKA
Total Investment in BDT	:	BDT 580000/-
Financing	:	Self BDT 500000/- (from existing business) 86% Required Investment BDT 80000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing Leather etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The business is won.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Leather	1700	51000	612000
Total Sales(A)	1700	51000	612000
Less Variable Expense (B)			0
Leather	1020	30600	367200
Total Variable Expense	1020	30600	367200
Contribution Margin (CM) [C=(A-B)]	680	20400	244800
Less Fixed Expense			
Rent		0	0
Electric Bill		300	3600
Transportation		300	3600
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		100	1200
Mobile Bill		100	1200
Total Fixed Cost (D)		15800	189600
Net Profit (E)= [C-D]		4600	55200

## Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Leather	250	2000	500000		40	2000	80000	580000
<b>Total</b>			500000				80000	<b>580000</b>



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
<b>Leather</b>	2000	60000	720000	756000	793800
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Less Variable Expense (B)</b>					
<b>Straw, Bran, Medicine etc</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	453600	<b>476280</b>
<b>Total Variable Expense</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		100	1200	1200	1200
Mobil Bill		100	1200	1300	1400
<b>Total Fixed Cost (D)</b>		<b>15800</b>	<b>189600</b>	<b>190180</b>	<b>190769</b>
<b>Net Profit (E)= [C-D]</b>		<b>8200</b>	<b>98400</b>	<b>103320</b>	<b>108486</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80000		
1.2	Net Profit	55200	57960	60876
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		23200	49160
	<b>Total Cash Inflow</b>	<b>135200</b>	<b>81160</b>	<b>110036</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>32000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>23200</b>	<b>49160</b>	<b>78036</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







