

Proposed NU Business Name: **KRISNA LEATHER BUSINESS**



Project identification and prepared by: Md Mohiuddin Rubel.
Dighor Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHREE KRISNA RABIDASH
Age	:	21-12-1985 (30 Years)
Education, till to date	:	Class Six
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Chatila P.O: Ghatail, P.S: Ghatail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	SHREEMOTI SUMITA RANI
(iii) Father's name	:	NEEL CHAN
(iv) GB member's info	:	Branch: Jamuria Ghatail, Centre # 20 (Male), Member ID: 1815, Group No: 02 Member since: 13-03-2009(6 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 60,000, Outstanding loan: BDT 28,320
(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	:	15 years experience in running business. He has six years training
Other Own/Family Sources of Income	:	Service
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01761-756543
Mother's Contact No.	:	01749-736064
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dighor Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NEEL CHAN joined Grameen Bank since 6 years ago. At first he took 3,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	KRISNA LEATHER BUSINESS
Location	:	Chatila, Ghatail, Tangail
Total Investment in BDT	:	BDT 2,32,000/-
Financing	:	Self BDT 1,32,000/- (from existing business) 57% Required Investment BDT 1,00,000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 20 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in cattle leather.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing two employee.▪After getting equity fund one employee will be appoined.▪The shop is owned.▪Collects leather from Ghatail, Kalihati, Tangail.▪Agreed grace period is 4 months.

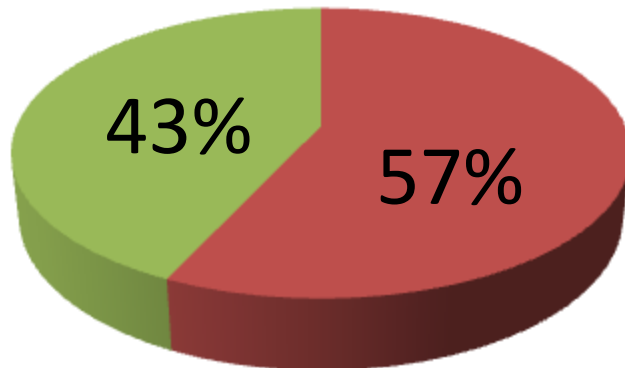
Existing Business (BDT)

Particular	Weekly	Monthly	Yearly
Revenue (sales)			
Leather	100,000	400,000	4,800,000
Total Sales (A)	100,000	400,000	4,800,000
Less. Variable Expense			
Leather	88,000	352,000	4,224,000
Total variable Expense (B)	88,000	352,000	4,224,000
Contribution Margin (CM) [C=(A-B)]	12,000	48,000	576,000
Less. Fixed Expense			
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		3,000	36,000
Entertainment		300	3,600
Salt		20,000	240,000
Salary (staff)		11,000	132,000
Total fixed Cost (D)		39,800	477,600
Net Profit (E) [C-D]		8,200	98,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Leather (60 pcs x 2200)	132,000	100,000	232,000
Total	132,000	100,000	232,000

Source of Finance



- Entrepreneur's Contribution 132,000
- Investor's Investment 100,000
- Total 232,000

Financial Projection (BDT)

Particular	Weekly	Monthly	1st Year	2nd Year
Revenue (sales)				
Leather	150,000	600,000	7,200,000	7,560,000
Total Sales (A)	150,000	600,000	7,200,000	7,560,000
Less. Variable Expense				
Leather	132,000	528,000	6,336,000	6,652,800
Total variable Expense (B)	132,000	528,000	6,336,000	6,652,800
Contribution Margin (CM) [C=(A-B)]	18,000	72,000	864,000	907,200
Less. Fixed Expense				
Electricity Bill		200	2,400	2,400
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		4,000	48,000	50,000
Entertainment		300	3,600	4,000
Salt		30,000	360,000	360,000
Salary (staff)		16,000	192,000	192,000
Total Fixed Cost		55,900	670,800	673,900
Net Profit (E) [C-D]		16,100	193,200	233,300
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	193,200	233,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		133,200
	Total Cash Inflow	293,200	366,500
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	133,200	306,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03,
Experience & Skill : 15 Years
Quality Leather & 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















প্ৰত্যয়ন পৰ্শ

আৰি নীল চান পিগ: লেডুখন বৰিফান। শ্ৰাম: চৰিয়া,
 - লোৰ্ট + থানা - চাটাইল, জেলা - ফৰ্মিষ্ট। টাঙ্গাইল। এই
 - চৰ্মে - প্ৰত্যয়ন - দিষ্টি - যে - আমাৰ - ব্যক্তিগত পৰিচয়িত
 - চাৰী - বৰফা - মানিক - শ্ৰী - সুখ - বৰিফান। - বাজাৰ
 - চাৰে - চাৰে - বাজাৰ - আমাৰ - বৰ - ছোৰে - শ্ৰী - সুখ
 - বৰিফান - অৰু - কুমৰ - বৈষ্ণৱ - কামাৰ - চাৰী
 - পৰিচয়িতা - কৰাৰে - জাতি - আমাৰ - কোন - অপাৰি
 - লাই - ও - আৰু - না। - কিং - আৰু - কোনদিন
 - উদ্ভূও - বৰফো - না - ধৰ: - তাৰ - কৰু - মোক - কোন
 - চাৰাৰ - জমা - ও - নেব - না। - এই - পূৰ্ণ - মিত্ৰ - বৃক্ষ
 - কৰি - নাম

স্বাক্ষৰ

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: শ্ৰী সুখ বৰিফান
 Name: SHUKH BARIFFAN BARIFFAN
 পিতা: বিলুপিত
 Father: বিলুপিত
 Date of Birth: 21 Dec 1980
 ID NO: 9322805196264

শ্ৰী শ্ৰী গণপ্রজাতন্ত্রী বাংলাদেশ সরকারৰ কাৰ্য্যকৰণ, জাতীয় পরিচয়পত্ৰ পত্ৰ
 National ID Card (NIC) is a document issued to all citizens of Bangladesh. It is used for identification purposes and is valid for life. The cardholder's details are as follows:
 Name: Shukh Bariffan Bariffan
 Date of Birth: 21 Dec 1980
 ID No: 9322805196264

ক্রমিক নং: 1377
 কাম নং: ১৪
 খতি নং: ১৪

ঘাটাইল পৌরসভা কার্যালয়
 ঘাটাইল, টাঙ্গাইল।
ট্রেড লাইসেন্স

শাহিদেন নম্বৰ: ৫২৬/২৫৫২০১৫
 তারিখ: ২০/১২/১৫

১৭.১.২৬ নম্বৰে ৩২ এম.ডি.নং. প্ৰজাৰ প্ৰটেক্টিভেশ্বন এণ্ড ১৯৯০ নম্বৰে বাংলাদেশ পৌৰসভাৰ অৰ পাৰ্টী আইনেৰ
 বিধান মতে স্বাক্ষৰ শাহিদেন।
 শাহিদেন হাটৰ নাম: শ্ৰী. সুখ বৰিফান
 নামাংকিত: ২১
 পিতা/পত্নীৰ নাম: শ্ৰী. বিলুপিত বৰিফান
 ব্যক্তিগত/বসতি: ৫ বিলুপিত

FAMILY PICTURE

