

Proposed NU Business Name: BIKASH DAS LEATHER CHECKBALL



Project identification and prepared by: Md Sirjaul Islam
Keranigonj Unit, Dhaka

Project verified by: Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIKASH DAS
Age	:	01-06-1984 (32 Years)
Education, till to date	:	Class 08
Marital status	:	Married
Children	:	-
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill: Pothail, P.O: Rajabari, 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	:	JOTSNA DAS
(iii) Father's name	:	BIRBOL DAS
(iv) GB member's info	:	Branch: Basta, Centre # 47 (Female), Member ID: 3985/1, Group No: 05 Member since: 13-09-2002 (14 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 20,000/-, Outstanding loan: 15,000/-
(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. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01825-341419
Mother's Contact No.	:	01735-255557
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOTSNA DAS joined Grameen Bank since 14 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BIKASH DAS LEATHER CHECKBALL
Location	:	Pothail, Rajabari, Keranigonj
Total Investment in BDT	:	BDT 5,20,000/-
Financing	:	Self BDT 450,000/- (from existing business) 87% Required Investment BDT 70,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	50 ft x 20 ft = 1000 square ft
Implementation	:	<ul style="list-style-type: none">▪ Currently run a leather business.▪ Average 20% gain on sales.▪ The business is operating by entrepreneur. Existing 2 employee.▪ Collects goods from Johrabag.▪ The shop is owned.▪ Agreed grace period is 3 months.

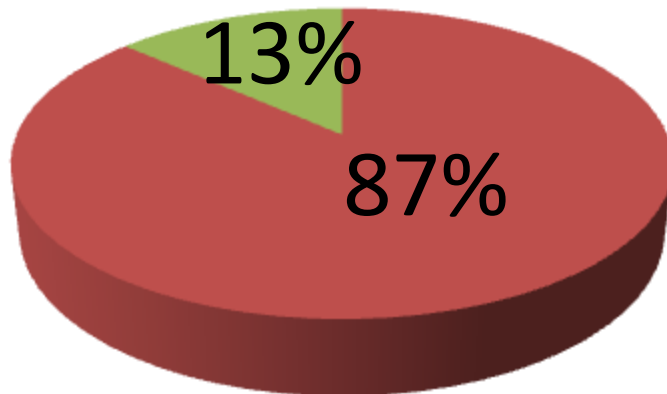
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Leather	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less. Variable Expense		
Leather	96,000	1,152,000
Total variable Expense (B)	96,000	1,152,000
Contribution Margin (CM) [C=(A-B)]	24,000	288,000
Less. Fixed Expense		
Electricity Bill	1,500	18,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Salary (staff) (2)	10,000	120,000
Entertainment	200	2,400
Total fixed Cost (D)	17,000	204,000
Net Profit (E) [C-D]	7,000	84,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Leather	300	1500	450,000	70	1000	70,000	520,000
Total	300		450,000	70		70,000	520,000

Source of Finance



- Entrepreneur's Contribution 450,000
- Investor's Investment 70,000
- Total 520,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Leather	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense				
Leather	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)]	30,000	360,000	378,000	396,900
Less. Fixed Expense				
Electricity Bill	1,500	18,000	19,000	20,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff) (2)	10,000	120,000	120,000	120,000
Entertainment	200	2,400	3,000	3,500
Total Fixed Cost	17,100	205,200	207,500	209,500
Net Profit (E) [C-D]	12,900	154,800	170,500	187,400
Investment Payback		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	154,800	170,500	187,400
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		126,800	269,300
	Total Cash Inflow	224,800	297,300	456,700
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)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	126,800	269,300	428,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







Sl. No.	Name	Age	Sex	Religion	Marital Status	Occupation	Income	Assets	Liabilities	Remarks
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FAMILY PICTURE

