

Proposed NU Business Name: **H F L LEATHER**



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Project verified by: Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	CHANDRA KANTO DAS
Age	:	08-05-1982 (34 Years)
Education, till to date	:	Class 2
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	5 Brother & 3 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	:	SHIMUL DAS
(iii) Father's name	:	ORJUN DAS
(iv) GB member's info	:	Branch: Tegoria Keranigonj, Centre # 02 (Female), Member ID: 1292/2, Group No: 04 Member since: 01-01-1991 to 2001 (10 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	:	14 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.	:	01913-105215
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

SHIMUL DAS joined Grameen Bank since 04 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	:	H F L LEATHER
Location	:	Baghoir, Keranigonj, Dhaka
Total Investment in BDT	:	BDT 345,000/-
Financing	:	Self BDT 285,000/-(from existing business) 83% Required Investment BDT 60,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 20 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Leather etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 2 employees.▪Collects goods from Hajaribagh.▪The shop is owned.▪Agreed grace period is 3 months.

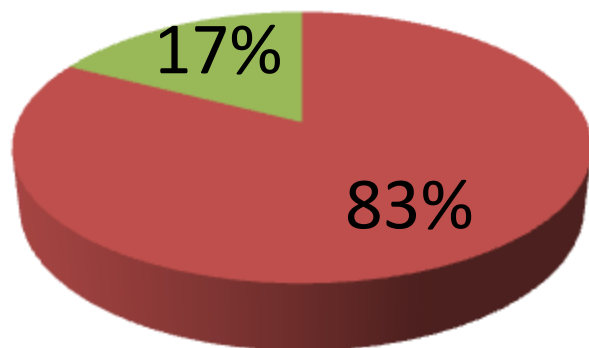
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Leather	105,000	1,260,000
Total Sales (A)	105,000	1,260,000
Less. Variable Expense		
Leather	84,000	1,008,000
Total variable Expense (B)	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	21,000	252,000
Less. Fixed Expense		
Electricity Bill	300	3,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Salary (staff)	10,000	120,000
Total fixed Cost (D)	15,800	189,600
Net Profit (E) [C-D]	5,200	62,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Leather	158	1800	285,000	40	1500	60,000	345,000
Total	158		285,000	40		60,000	345,000

Source of Finance



■ Entrepreneur's Contribution 285,000

■ Investor's Investment 60,000

■ Total 345,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Leather	130,000	1,560,000	1,638,000	1,719,900
Total Sales (A)	130,000	1,560,000	1,638,000	1,719,900
Less. Variable Expense				
Leather	104,000	1,248,000	1,310,400	1,375,920
Total variable Expense (B)	104,000	1,248,000	1,310,400	1,375,920
Contribution Margin (CM) [C=(A-B)]	26,000	312,000	327,600	343,980
Less. Fixed Expense				
Electricity Bill	300	3,600	4,000	5,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Salary (staff)	10,000	120,000	120,000	120,000
Total Fixed Cost	15,900	190,800	192,500	194,500
Net Profit (E) [C-D]	10,100	121,200	135,100	149,480
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	121,200	135,100	149,480
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		97,200	208,300
	Total Cash Inflow	181,200	232,300	357,780
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	97,200	208,300	333,780

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 14 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE

