

Proposed NU Business Name: Tuli Leather



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Brief Bio of The Proposed Nobin Udyokta

Name	:	Nabo Kumar
Age	:	07-10-1986(31 Years)
Education, till to date	:	Class Ten
Marital status	:	married
Children	:	2 Daughter
No. of siblings:	:	3 Brothers 1 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	:	Jamuna Rani
(iii) Father's name	:	Nabo Dip
(iv) GB member's info	:	Branch:Baghoir , Centre # 02 (Female), Member ID:1086/2, Group No: 01 Member since: 1992-2008(07Years) First loan: BDT 5,000/- Existing loan: BDT 10,000- Outstanding loan: BDT Nil
Further Information:		
(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	:	10years experience in running business.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01712959459
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jamuna 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	:	Tuli Leather
Location	:	Baghoir Risibari,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT320000
Financing	:	Self BDT 250000(from existing business) 78% Required Investment BDT 70,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT
Size of shop	:	30ft x 10ft= 120square 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.

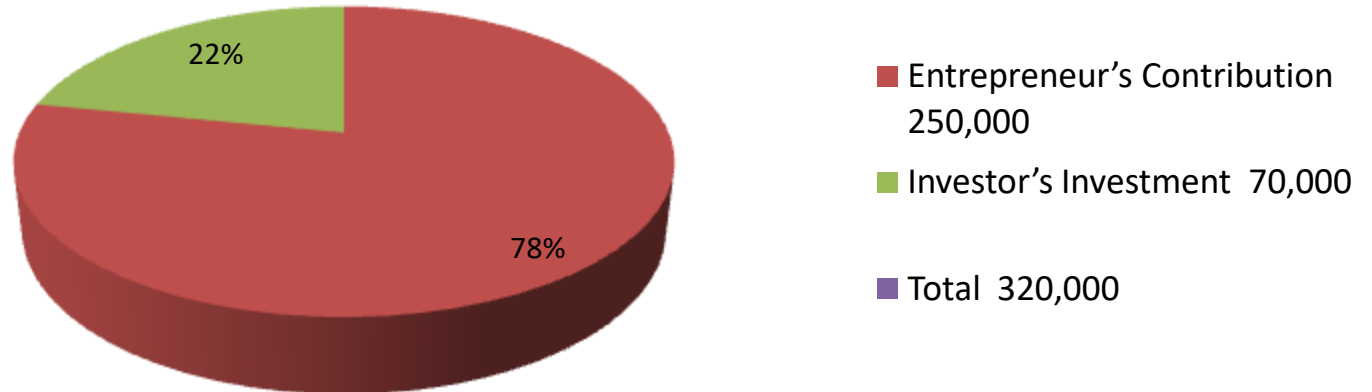
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chekbball	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less. Variable Expense			
		0	0
		0	0
Total variable Expense (B)	2550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less. Fixed Expense			
Rent			
Mobile Bill		200	2400
Transportation			
Electricity Bill		300	3600
Salary(self)		5,000	60,000
Salary (staff)			
Entertainment		200	2,400
Security Guard			
Total fixed Cost (D)		5500	68400
Net Profit (E) [C-D]		8000	93600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Leather	140	1800	250000	39	1800	70000	320000
others							
Total			250000			70000	320000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Leather	3500	105000	1260000	1323000	1389150
		0	0	0	0
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less. Variable Expense		0	0	0	0
Chips,oil,Coail					
Total variable Expense (B)	2975	89250	1071000	1124550	11807775
Contribution Margin (CM) [C=(A-B)]	525	15750	189000	198450	208372
Less. Fixed Expense					
Rent					
Mobile Bill		200	2400	2600	2800
Transportation					
Electricity Bill		300	3600	3600	3800
Salary (self)		5,000	60,000	60,000	60,000
Salary(staff)					
Entertainment		200	2,400	2,500	2,600
Security Guard					
Total fixed Cost (D)		5700	68400	68700	69200
Net Profit (E) [C-D]		10050	120600	129750	139172
Investment Payback			28000	28000	28000

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	70000		
1.2	Net Profit	120600	129750	139172
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		92600	194350
	Total Cash Inflow	190600	222350	333522
2	Cash Outflow			
2.1	Purchase of Product	70000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98000	32000	
3	Net Cash Surplus	92600	194350	305522

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

