

## Proposed NU Business Name:BEKAS LEATHER



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Project verified by: Md. Shamsul Arefin



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

|  |   |   |
|--|---|---|
| Name   | : | <b>BEKAS CHANDRA DAS</b>  |
| Age  | : | 25-10-1987(30Years)   |
| Education, till to date                          | : | Class SIX   |
| Marital status                                   | : | Married   |
| Children   | : | None  |
| No. of siblings:                                 | : | 02 Brothers 06 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>ASTA DAS</b>   |
| (iii) Father's name                              | : | <b>LATE RUHI DAS</b>  |
| (iv) GB member's info                            | : | Branch: TAGOREYA, Centre # 2/M(Female),<br>Member ID: 1066/2, Group No: 01<br>Member since:2002-2009(8 Years)<br>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,<br>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<br>Own Business and<br>Training Info                               | : | 10 years of business experience.<br>: 08 years experience in running business.<br>: He has no training |
| Other Own/Family Sources of Income  | : | NOne   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01728939339  |
| Family's Contact No.  | : | None   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd .Karanigonj unit,Dhaka   |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASTA DAS** joined Grameen Bank since 8 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

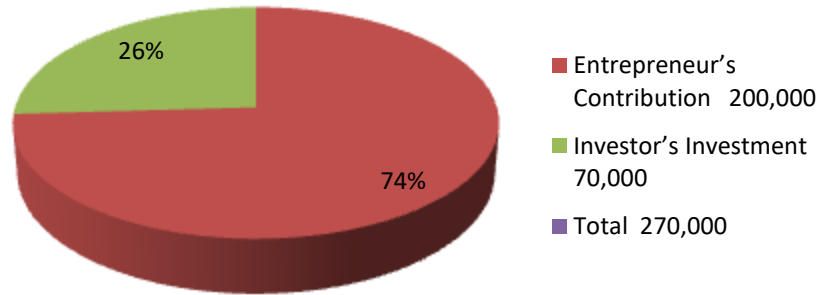
## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>BEKAS LEATHER</b>  |
| Location  | : | Vill:RESHEPARA P.O ;VAGAR P.S: KARANIGONJ Dist: DHAKA   |
| Total Investment in BDT                           | : | BDT 270000/-  |
| Financing   | : | Self BDT 200000/- (from existing business)74%<br>Required Investment BDT 70000/- (as equity) 26%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-   |
| Proposed Salary                                   | : | BDT 5,000/-   |
| Size of shop                                      | : | 30 ft x 10 ft= 300square 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> |

| <b>Existing Business (BDT)</b>    |       |         |         |
|-----------------------------------|-------|---------|---------|
| Particular                        | Daily | Monthly | Yearly  |
| Revnuue (Sale)                    |       |         |         |
| Leather                           | 4000  | 120000  | 1440000 |
|                                   | 0     | 0       | 0       |
| Total Sales(A)                    | 4000  | 120000  | 1440000 |
| Less Variable Expense (B)         |       |         | 0       |
| Leather                           | 3400  | 102000  | 1224000 |
| Total Variable Expense            | 3400  | 102000  | 1224000 |
| Contributon Margin (CM) [C=(A-B)] | 600   | 18000   | 216000  |
| Less Fixed Expense                |       |         |         |
| Rent                              |       |         | 0       |
| Electric Bill                     |       | 300     | 3600    |
| Transportaion                     |       | 200     | 2400    |
| Salary (Self)                     |       | 5000    | 60000   |
| Salary (Staff)                    |       | 8000    | 96000   |
| Mobile Bill                       |       | 300     | 3600    |
| Total Fixed Cost (D)              |       | 13800   | 165600  |
| Net Profit (E)= [C-D]             |       | 4200    | 50400   |

## Investment Breakdown

| Particulars  | Existing |            |        | Particulars | Proposed |            |       | Proposed Total |
|--------------|----------|------------|--------|-------------|----------|------------|-------|----------------|
|              | Quantity | Unit Price | Price  |             | Quantity | Unit Price | Price |                |
| Leather      | 100      | 2000       | 200000 |             | 35       | 2000       | 70000 |                |
| <b>Total</b> |          |            | 200000 |             |          |            | 70000 | <b>270000</b>  |



## Financial Projection (BDT)

| Particular                               | Daily       | Monthly       | Year -1        | Year-2         | Year-3         |
|--|-------------|---------------|----------------|----------------|----------------|
| <b>Revenue(Sales)</b>                    |             |               |                |                |                |
| Leather                                  | 5000        | 150000        | 1800000        | 1890000        | 1984500        |
|  | 0           | 0             | 0              | 0              | 0              |
| <b>Total Sales(A)</b>                    | <b>5000</b> | <b>150000</b> | <b>1800000</b> | <b>1890000</b> | <b>1984500</b> |
| <b>Less Variable Expense (B)</b>         |             |               |                |                |                |
| Leather                                  | 4250        | 127500        | 1530000        | 1606500        | 1686825        |
| <b>Total Variable Expense</b>            | <b>4250</b> | <b>127500</b> | <b>1530000</b> | <b>1606500</b> | <b>1686825</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>750</b>  | <b>22500</b>  | <b>270000</b>  | <b>283500</b>  | <b>297675</b>  |
| <b>Less Fixed Expense</b>                |             |               |                |                |                |
| Rent                                     |             | 0             | 0              | 0              | 0              |
| Electric Bill                            |             | 300           | 3600           | 3900           | 4200           |
| Transportaion                            |             | 200           | 2400           | 2520           | 2646           |
| Salary (Self)                            |             | 5000          | 60000          | 60000          | 60000          |
| Salary (Staff)                           |             | 8000          | 96000          | 96000          | 96000          |
| Mobil Bill                               |             | 300           | 3600           | 3700           | 3800           |
| <b>Total Fixed Cost (D)</b>              |             | <b>13800</b>  | <b>165600</b>  | <b>166120</b>  | <b>166646</b>  |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>8700</b>   | <b>104400</b>  | <b>109620</b>  | <b>115101</b>  |
| <b>Investment Pay Back</b>               |             |               | <b>28,000</b>  | <b>28,000</b>  | <b>28,000</b>  |



## **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> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 70,000              |                     |                     |
| 1.2         | Net Profit  | 104,400             | 109620              | 115101              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 76400               | 158020              |
|             | <b>Total Cash Inflow</b>                          | <b>174,400</b>      | <b>186,020</b>      | <b>273,121</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 70,000              |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 28000               | 28000               | 28000               |
|             | <b>Total Cash Outflow</b>                         | <b>98,000</b>       | <b>28,000</b>       | <b>28,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>76,400</b>       | <b>158,020</b>      | <b>245,121</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: 0 Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
Own Business :08  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







