

## Proposed NU Business Name: **HASAN LEATHER HOUSE**



Project identification and prepared by: Md.Belal Hossain  
Chagal naiya,feni

Project verified by: Abadat Hossain



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

Name	:	<b>MD IBRAHIM PATOWARY</b>
Age	:	04/11/1992 ( 26Years)
Education, till to date	:	S S C
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: East pathan gor P.O: East shilua P.S: Chagalniya , Dist: Feni.
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>MSS:JEBUNNESA BEGUM</b>
(iii) Father's name	:	<b>ABUL BOSHOR PATOWARY</b>
(iv) GB member's info	:	Branch: Pathan nager, Centre # 13(Female), Member ID:2621/1, Group No: 06 Member since: 05-03-2004 (14 Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 000/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01707-823732
Mother's Contact No.	:	01882-930110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MSS : JEBUNNESA BEGUM** joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

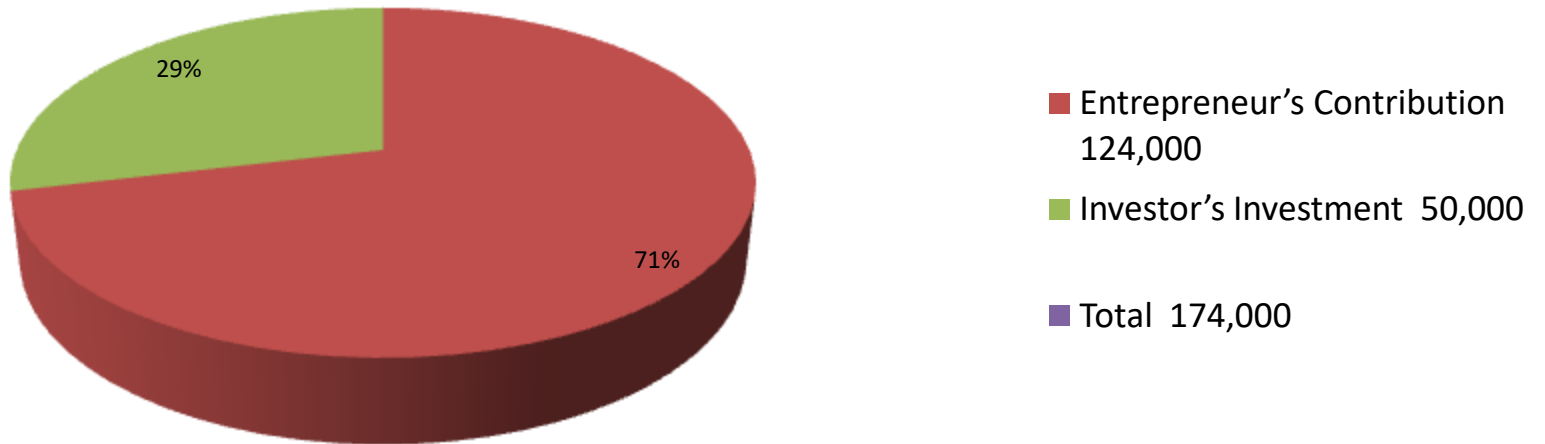
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HASAN LEATHER HOUSE</b>
Location	:	Contractor Mosjid bazar ,Chagalnaiya, Feni.
Total Investment In BDT	:	BDT 1,74,000 /-
Financing	:	Self BDT 124,000/- (From Existing Business) 71% Required Investment Bdt,50,000(as Equity) 29%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 250 Square Ft
Security Of The Shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like School bag,cloth,etc.</li> <li>▪Average 25% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing 2 Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
School bag,cloth,etc	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
School bag,cloth,etc	2400	72000	864000
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		6000	72000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>13100</b>	<b>157200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4900</b>	<b>58800</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
school bag	100	70	7,000	200	70	14,000	21,000
bag	100	270	27,000	100	270	27,000	54,000
cloth	1	80,000	80,000	1	9,000	9,000	89,000
securiy	1	10,000	10,000	1	0	0	10,000
		0	0	1	0	0	0
		0	0			0	0
		0	0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>202</b>	<b>90340</b>	<b>124,000</b>	<b>303</b>	<b>9,340</b>	<b>50,000</b>	<b>174,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
School bag,cloth,etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
School bag,cloth,etc	2800	84000	1008000	1058400	1111320
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>	<b>264600</b>	<b>277830</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		6000	72000	72000	72000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>13100</b>	<b>157200</b>	<b>157780</b>	<b>158369</b>
<b>Net Profit (E)= [C-D]</b>		<b>7900</b>	<b>94800</b>	<b>99540</b>	<b>104517</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	94,800	99540	104517
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74800	154340
	<b>Total Cash Inflow</b>	<b>144,800</b>	<b>174,340</b>	<b>258,857</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>74,800</b>	<b>154,340</b>	<b>238,857</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Contractor Masjid bazar  
,Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









