

## Proposed NU Business Name: HFL Leather & CHEAK BOL



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Project verified by: MD.Samsul arifin



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

Name	:	<b>LITON CHARNDRA DAS</b>
Age	:	05-07-1985(32 Years)
Education, till to date	:	Class Nine
Marital status	:	married
Children	:	2 Sons
No. of siblings:	:	2Brothers 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	:	<b>Madhobe Rani</b>
(iii) Father's name	:	<b>Dairen CHARNDRA Das</b>
(iv) GB member's info	:	Branch:Tagoreya , Centre # 02 (Female), Member ID:3332/2, Group No: 06 Member since: 1991-1999(09Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 0- Outstanding loan: BDT Nill
(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.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01737363554
Father's Contact No.	:	01718130824
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Madhobe Rani** joined Grameen Bank since 09 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	:	HFLLeather
Location	:	Baghoir Risibari,Keranigonj,Dhaka .
Total Investment in BDT	:	BDT3 00,000
Financing	:	Self BDT 240000(from existing business) 80% Required Investment BDT 60,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5000
Size of shop	:	30ft x 10ft= 300square ft
Security of the shop	:	BDT 0
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in exis Leather Etc .</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is won.</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

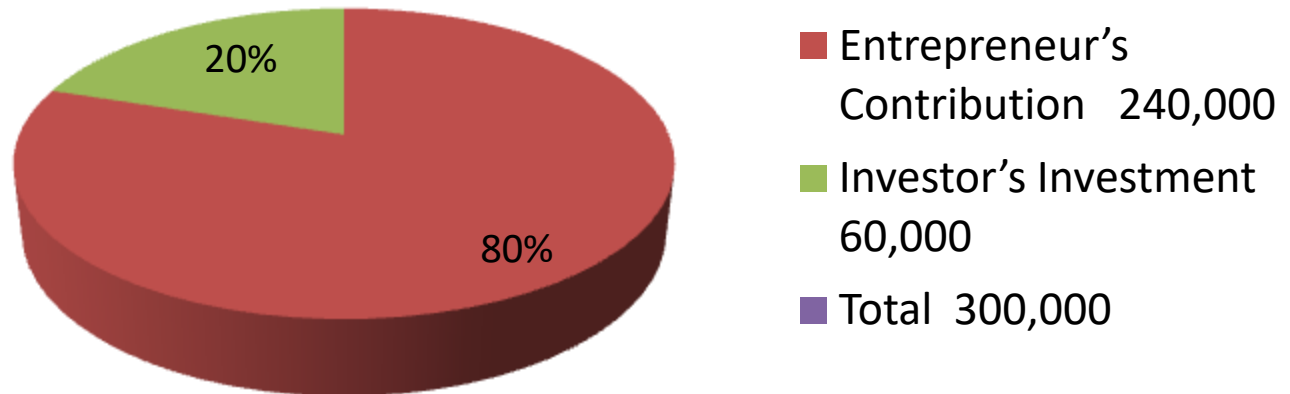
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Leather	4500	135000	1620000
	0	0	0
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Leather	3825	114750	1377000
Total Variable Expense	3825	114750	1377000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion			0
Salary (Self)		5000	60000
Entertainment		200	2400
Gard			0
Generator			0
Salary (Staff-4)		10000	120000
Mobil Bill		300	3600
Total Fixed Cost (D)		16000	192000
Net Profit (E)= [C-D]		4250	51000

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Leather	120	2000	240000	40	1500	60000	
others							
<b>Total</b>			<b>240000</b>			<b>60000</b>	<b>300000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Leather	5200	156000	1872000	1965600	2063880
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Sales(A)</b>	<b>5200</b>	<b>156000</b>	<b>1872000</b>	<b>1965600</b>	<b>2063880</b>
<b>Less Variable Expense (B)</b>					
Leather	<b>4420</b>	<b>132600</b>	<b>1591200</b>	1670760	<b>1754298</b>
<b>Total Variable Expense</b>	<b>4420</b>	<b>132600</b>	<b>1591200</b>	<b>1670760</b>	<b>1754298</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>780</b>	<b>23400</b>	<b>280800</b>	<b>294840</b>	<b>309582</b>
<b>Less Fixed Expense</b>					
Electric Bill		500	6000	6300	6600
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Generator			0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>			<b>192000</b>	<b>192400</b>	<b>192800</b>
<b>Net Profit (E)= [C-D]</b>		<b>16000</b>	<b>192000</b>	<b>201600</b>	<b>211680</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	60,000		
1.2	Net Profit	192,000	201600	211680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		164000	337600
	<b>Total Cash Inflow</b>	<b>252,000</b>	<b>365,600</b>	<b>549,280</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>88,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>164,000</b>	<b>337,600</b>	<b>521,280</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 10 Years  
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





# FAMILY PICTURE

