

**Proposed NU Business Name : M/S Janata Leather
Corner**

Business Category: General retail & wholesale



Business Proposal Prepared & Verified by : Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Dilip Kumar Das</i> Vill: Sundal, Union: Lauri, Post: Lauri, Upazila: Monirampur, District: Jessore.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 02 (Two) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Late Pospo Rani Das
(iii) Father's name	:	Gopal Chandrah Das
(iv) GB member's info	:	<i>Branch: Chinatola, Jessore, Centre # 40/mo,</i> <i>Loan no.: 3848, Member from March 05, 1992 to 2001</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 30,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Late Pospo Rani Das is a GB member from March 05, 1992 to 2001 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in his business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Janata Leather Corner</i>
Address/ Location	:	Monirampur bazar, Monirampur, Jessore.
Total Investment in BDT	:	Tk. 759,000
Financing	:	Self Tk. 559,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%
(ii) Estimated % of proposed gross profit margin	:	On products 12%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (bag and cosmetics item) (retail & wholesale) (A)	8,000	208,000	2,496,000
Less: Cost of sales of products (product purchase) (B)	7,040	183,040	2,196,480
Gross Profit (C) [C=(A-B)]	960	24,960	299,520
Less: Operating Cost:			
Electricity bill		1,500	18,000
Generator bill		450	5,400
Shop Rent		2,000	24,000
Night Guard bill		100	1,200
Mobile bill		100	1,200
Conveyance		2,000	24,000
Provision of bad Debt		23	272
Present Salary (Self & family)		8,000	96,000
Present Salary (Assistant - 1)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		111	1,335
Total Operating Cost (D)		20,784	249,407
Net Profit (C-D):		4,176	50,113

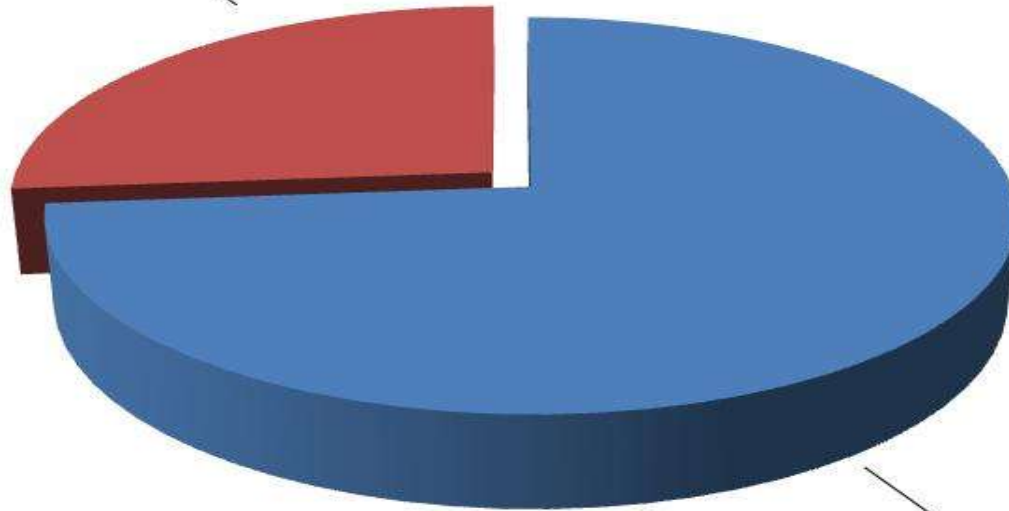
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (body spray, ladies bag, travel bag, money bag, body lotion, powder, hair clip, cream, face wash and jewellery item etc)	Investment in products (ladies bag, travel bag and cosmetics item etc)	402,950	200,000	602,950
Investment in Equipments (bulb and fan etc.)		1,500		1,500
Cash in hand		4,801		4,801
Debtors(Since May, 2015 to at present)		27,199		27,199
Creditors (Since May, 2015 to at present)		(53,550)		(53,550)
Decoration (fixture and fittings)		11,100		11,100
Advance for Shop		165,000		165,000
Total Capital		559,000	200,000	759,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 559,000
- GTT's Investment BDT 200,000
- Total Capital BDT 759,000

GTT's
Investment
26%



Entrepreneur's
Contribution
74%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (bag and cosmetics item) (retail & wholesale) (A)	10,000	260,000	3,120,000	11,800	306,800	3,681,600	13,452	349,752	4,197,024
Less: Cost of sales of products (product purchase) (B)	8,800	228,800	2,745,600	10,384	269,984	3,239,808	11,838	307,782	3,693,381
Gross Profit (C) [C=(A-B)]	1,200	31,200	374,400	1,416	36,816	441,792	1,614	41,970	503,643
Less: Operating Cost:									
Electricity bill		1,700	20,400		1,800	21,600		1,900	22,800
Generator bill		500	6,000		550	6,600		600	7,200
Shop Rent		2,000	24,000		2,500	30,000		2,500	30,000
Night Guard bill		150	1,800		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Conveyance		3,000	36,000		4,000	48,000		5,000	60,000
Provision of bad Debt		23	272		23	272		23	272
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & family)		8,000	96,000		9,000	108,000		10,000	120,000
Proposed Salary (Assistant - 1)		6,000	72,000		7,000	84,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		2,100	25,200
Non Cash Item:									
Depreciation Expenses		111	1,335		111	1,335		111	1,335
Total Operating Cost (D)	-	24,962	291,277	-	28,862	346,347	-	32,212	386,547
Net Profit (C-D):	-	6,238	83,123	-	7,954	95,445	-	9,758	117,096
Retained Income			83,123			178,568			295,664

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	91,123	111,445	133,096
1.3	Depreciation Expenses	1,335	1,335	1,335
1.4	Opening Balance of Cash Surplus	-	44,458	61,238
	Total Cash Inflow	292,458	157,238	195,669
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	44,458	61,238	99,669

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Good reputation;
- Skilled and working experiences (15 yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 854,664 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 16th In-house Executive Social Business Design Lab
On October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







ফোন: ০১৭১২-৩৩৬৪৮৬

"শুভমাত্রা মহিলাদের জন্য"
মেইন বোর্ড
পৌরসভা
অধিদপ্তর
শাল



Thank You