

Proposed NU Business Name: **BORO BARI CABLE'S**



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Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD FAZLUL HAQ
Age	:	01-01-1990 (27 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: Boro Bari , P.O: Kanchkura , P.S: Uttarkhan, 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	:	Fojirul Nesa
(iii) Father's name	:	Late Shukkur Ali
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 56 (Female), Member ID: 4362 , Group No: 05 Member since: 21-06-1992 (25 Years) First loan: BDT =3,500 /- Outstanding loan:= 0/-
Further Information:		
(v) Who pays GB loan installment	:	None
(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 & Skill Own Business and Training Info	:	08 years of business experience. : 07 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-524491
Family's Contact No.	:	01850-560673
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Fajirul Nesa joined Grameen Bank since 25 years ago. At first she took BDT 3,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BORO BARI CABLE'S
Location	:	Boro Bari ,Kanchkura, Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 610,000/-
Financing	:	Self BDT 540,000/- (from existing business) 89% Required Investment BDT 70,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Own House
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Generator Electricity Supplier etc. ▪Average 40 % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is owner . ▪Collects goods from Nawbabpur . ▪Agreed grace period is 3 months.

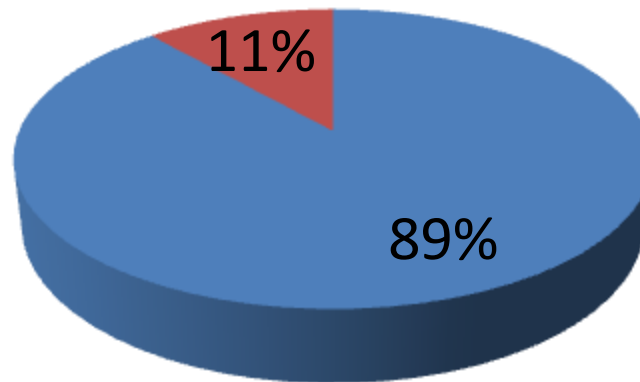
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Generator Service	700	21,000	252,000
Total Sales (A)	700	21,000	252,000
Less. Variable Expense			
Disel Oil,Mobil	125	3,750	45,000
Total variable Expense (B)	125	3,750	45,000
Contribution Margin (CM) [C=(A-B)]	575	17,250	207,000
Less. Fixed Expense			
Electricity Bill		300	3,600
Mobile Bill		1500	18,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		10,450	125,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Generator Machine	2	70000	140000	Cable	2	7200	14,400	154,400
Cable	55	7200	396000	Dinama	1	50000	50,000	446,000
Others			4000	Others			5,600	9,600
Total			540,000				70,000	610,000

Source of Finance

■ Entrepreneur's contibution 540000 ■ Investor's Investment 70000 ■ Total 610000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Generator Service	1,300	39,000	468,000	491,400	515,970
Total Sales (A)	1,300	39,000	468,000	491,400	515,970
Less. Variable Expense					
Disel Oil,Mobil	200	6,000	72,000	75,600	79,380
Total variable Expense (B)	200	6,000	72,000	75,600	79,380
Contribution Margin (CM) [C=(A-B)	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Electricity Bill		315	3,780	3,969	4,167
Mobile Bill		1,800	21,600	22,680	23,814
Salary (sttaf)		5,000	60,000	63,000	66,150
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		9,000	108,000	108,000	108,000
Total Fixed Cost		21,115	253,380	257,649	262,131
Net Profit (E) [C-D)		11,885	142,620	158,151	174,459
Investment Payback			28,000	28,000	28,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	142,620	158,151	174,459
1.3	Depreciation (Non cash item)	108,000	108,000	108,000
1.4	Opening Balance of Cash Surplus		222,620	460,771
	Total Cash Inflow	320,620	488,771	743,230
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	222,620	460,771	715,230

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Own Business : 07 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













গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশবই

নং ১০০২০৮
 ক্রম নং ৬৬১
 প্রকৃ ০৪
 মেস নং ৪/১
 মেসের নাম মুন্সি
 শস্য কলকৃষকের নাম
 এই ঋণের মূল্য ২৫০০০০



গ্রামীণ ব্যাংক

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FAMILY PICTURE

