

Proposed NU Business Name: A. R. N GENERATOR CABLE



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Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Abdus Salam
Age	:	01-01-1991 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Amania ,P.O: Kanchkura ,P.S: Uttorkhan, 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	:	Fojirun Nesa
(iii) Father's name	:	Late Sukkur Ali
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 56 (Female), Member ID:4362, Group No: 05 Member since: 06-05-1992 to 2017(25 Years) First loan: BDT = 4,000 /- Last Loan : 50,000/- Outstanding loan:= Nill
Further Information:		
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857-897742
Family's Contact No.	:	01729-542491
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Fojirul Nesa joined Grameen Bank since 25 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	A. R. N GENERATOR CABLE
Location	:	Kanchkura,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 610,000/-
Financing	:	Self BDT 530,000/- (from existing business) 87% Required Investment BDT 80,000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security of the shop	:	BDT 120,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Generator Service etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing One employee.▪The shop is rented .▪Collects goods from Nobabpur Stadium.▪Agreed grace period is 3 months.

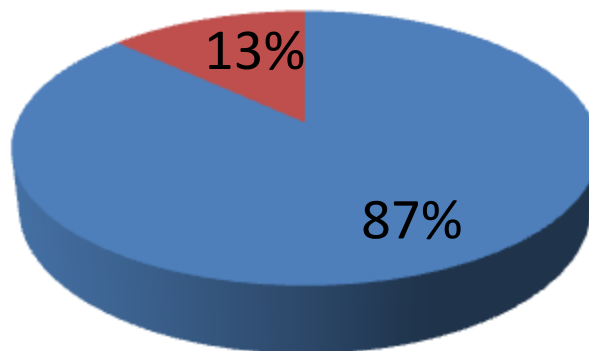
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Genarator Service	3,800	114,000	1,368,000
	0	0	0
Total Sales (A)	3,800	114,000	1,368,000
Less. Variable Expense			
Genarator Service	3,040	91,200	1,094,400
Total variable Expense (B)	3,040	91,200	1,094,400
Contribution Margin (CM) [C=(A-B)]	760	22,800	273,600
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		6,000	72,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		15,300	183,600
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Electric Cable	90	4600	414000	Electric Cable	15	4600	69000	483,000
Holder	300	25	7500	Holder	100	25	2500	10,000
Machenaries	1	100000	100000		0	0	0	100,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Others			8500	Others			8,500	17,000
Total			530,000				80,000	610,000

Source of Finance

■ Entrepreneur's contibution 530000
 ■ Investor's Investment 80000
 ■ Total 610000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Genarator Service	4,800	144,000	1,728,000	1,814,400	1,905,120
0	0	0	0	0	0
Total Sales (A)	4,800	144,000	1,728,000	1,814,400	1,905,120
Less. Variable Expense					
Genarator Service	3,840	115,200	1,382,400	1,451,520	1,524,096
Total variable Expense (B)	3,840	115,200	1,382,400	1,451,520	1,524,096
Contribution Margin (CM) [C=(A-B)]	960	28,800	345,600	362,880	381,024
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		315	3,780	3,969	4,167
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		6,000	72,000	75,600	79,380
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		1,667	20,000	20,000	20,000
Total Fixed Cost		17,282	207,380	212,849	218,591
Net Profit (E) [C-D]		11,518	138,220	150,031	162,433
Investment Payback			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	138,220	150,031	162,433
1.3	Depreciation (Non cash item)	20,000	20,000	20,000
1.4	Opening Balance of Cash Surplus		126,220	264,251
	Total Cash Inflow	238,220	296,251	446,684
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	126,220	264,251	414,684

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 04 Years
Own Business : 04 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















FAMILY PICTURE

