

Proposed NU Business Name: MIDCOM CABLES NETWORK



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	JAMAL UDDIN
Age	:	08-03-1983(18 Years,09 Months)
Education, till to date	:	Class six
Marital status	:	Married
Children	:	01 Sons,01 Daughter
No. of siblings:	:	02 Brother,03 Sisters.
Address	:	Vill: Baytua, P.O:Dagonbhuyain P.S: Dagonbhuyain, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	ANGKURER NESSA
(iii) Father's name	:	LATE:TAJUL ISLAM
(iv) GB member's info	:	Branch: Dagonbhuyain. Centre # 34(Female), Member ID: 1245/1, Group No: 02 Member since: 25/03/1997 to 2003 till (06Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan:0/=
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	He has 12 Years experience in running business. 10 years is won business. He has 02 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710385512
Family's Contact No.	:	01814363892
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

ANGKURER NESSA joined Grameen Bank since 06 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

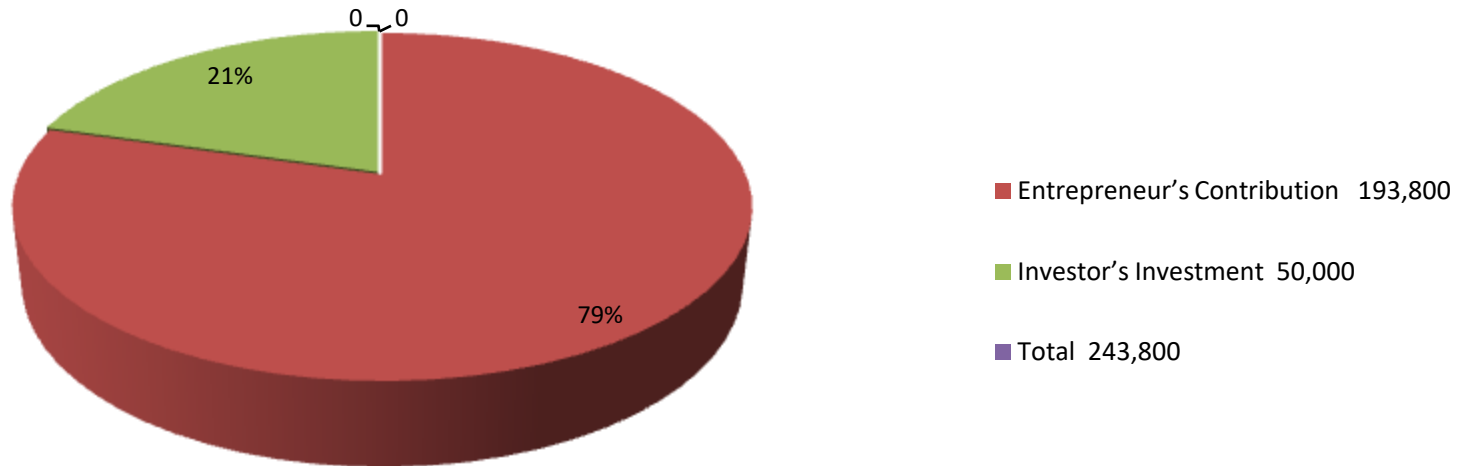
Business Name	:	MIDCOM CABLES NETWORK
Location	:	Alipur Road, Namer Bazar, Dagonbhuyain, Feni.
Total Investment in BDT	:	BDT 2,43,800/-
Financing	:	Self BDT 1,93,800/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft*10ft=120sqreft
Security of the shop	:	50,000/=
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Mobile Parts & Electric items etc.▪ Average 30% gain on sale.▪ The business is operating by entrepreneur. Existing 01 employees.▪ One will not be appointed after receiving equity money.▪ The shop is rented.▪ Collects goods from Dhaka.▪ Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Parts & Electric items etc	2,500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Mobile Parts & Electric items etc	1750	52500	630000
Total Variable exp. (B)	1750	52500	630000
Contribution Margin CM [C= (A-B)]	750	22500	270000
less fixed exp.			
Rent		1200	14400
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		100	1200
Gird		50	600
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		13850	166200
Nit profit		8650	103800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Electric items	0	0	100000	0	0	25000	125000
Mobile parts	0	0	20000	0	0	25000	45000
MobileCard	0	0	2000	0	0	0	2000
Load	0	0	1800	0	0	0	1800
Others	0	0	20000	0	0	0	20000
Security	0	0	50000	0	0	0	50000
Total			193800			50000	243800

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Mobile Parts & Electric items etc.	3300	99000	1188000	1247400
Total Sales (A)	3300	99000	1188000	1247400
less variable Expenses				
Mobile Parts & Electric items etc.	2310	69300	831600	873180
Total variable Expenses (B)	2310	69300	831600	873180
Contribution Margin (CM)= (A-B)	990	29700	356400	374220
Less Fixed Expenses				
Rent		1200	14400	14400
Electricity bill		1500	18000	18200
Transportation		1500	18000	18200
Salary (self)		5000	60000	60000
Salary(staff)		10000	120000	120000
Entertainment		100	1200	1200
Gird		50	600	600
Generator		0	0	0
Mobile bill		700	8400	8600
Total Fixed Cost		20050	240600	241200
Net Profit (E) (C-D)		9650	115800	121590
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	115800	121590
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		85,800
	Total Cash Inflow	165,800	207,390
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	85,800	177,390

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill :12 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

