

**Proposed NU Business Name: RICI REFRIGERATION**



Project identification and prepared by: MD: Bellal Hossain  
Dagonbhuiyan, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>SAIFUL ISLAM ARAFAT</b>
Age	:	24-07-1994 ( 23 Years)
Education, till to date	:	Class eight
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04Brothers ,02 Sisters
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, P.S: Dagonvuiyan, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>FARDOUSHARA</b>
(iii) Father's name	:	<b>LETE;SHALAM</b>
(iv) GB member's info	:	Branch:Chorparboty companiongong, Centre # 50 (Female), Member ID: 2572/1, Group No: 01 Member since:2007-2012 ( 05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000 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

## ***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	:	5 years experience in running business. 2 Years in own business. He has 3 years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01843627999
Family's Contact No.	:	01867179621
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FARDOUSHARA** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RICI REFRIGERATION</b>
Location	:	Jahanara school road,Atimkhana bazar,Dagonbhuiyan,Feni
Total Investment in BDT	:	BDT 123,500/-
Financing	:	Self BDT 73,500/- (from existing business) 60% Required Investment BDT 50,000/- (as equity) 40%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Frege axosorige sells.</li> <li>▪Average 30% gain on sales.</li> <li>▪The business is operating by the entrepreneur himself. He has no employee.</li> <li>▪One will be appointed after getting equity money</li> <li>▪ The shop is rented.</li> <li>▪ Collects goods from Feni.</li> <li>▪ Agreed grace period is 3 months.</li> </ul>

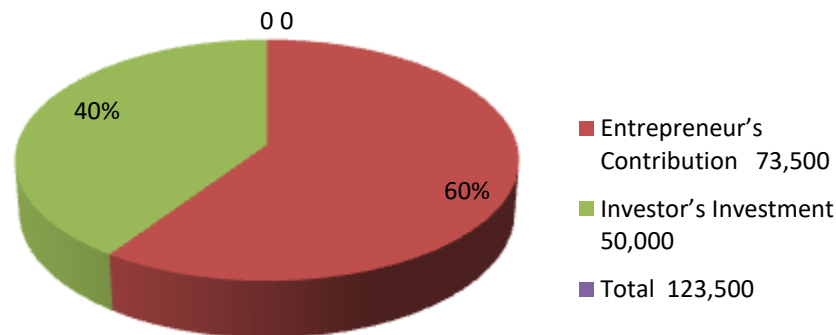
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Frege axosorige sells.	1500	45000	540000
<b>Total Sales (A)</b>	1500	45000	540000
<b>Less Variable Expense</b>			
Frege axosorige sells	1050	31500	378000
<b>Total variable Expense (B)</b>	1050	31500	378000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13500	162000
<b>Less Variable Expense</b>			
Rent		800	9600
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		0	0
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		7250	87000
<b>Net Profit (E)= [C-D]</b>		6250	75000

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Freege axosorise	0	0	15000	0	0	20000	35000
Freege	6	2000	12000	0	0	0	12000
L.E.D light	10	100	1000	0	0	0	1000
Energy light	10	300	3000	0	0	0	3,000
Condencer	5	1000	5000	10	1000	10,000	15,000
Chember pipe	5	1500	7500	5	1500	7,500	15,000
Compreser	4	2500	10000	1	2500	2,500	12,500
Others	0	0	20000	0	0	0	20,000
Water hiter	0	0	0	1	10000	10,000	10,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>73500</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>123,500</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Frege axosorige sells.	2850	85500	1026000	1077300	1131165
<b>Total Sales (A)</b>	2850	85500	1026000	1077300	1131165
<b>Less Variable Expense</b>					
Frege axosorige sells.	1995	59850	718200	754110	791815.5
<b>Total variable Expense (B)</b>	1995	59850	718200	754110	791815.5
<b>Contribution Margin (CM) [C=(A-B)</b>	855	25650	307800	323190	339349.5
<b>Less Variable Expense</b>					
Rent		800	9600	9600	9600
Electricity bill		500	6000	6200	6400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		13150	157800	158400	159000
<b>Net Profit (E)= [C-D]</b>		12500	150000	164790	180349.5
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	150000	164790	180349.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		130,000	274,790
	<b>Total Cash Inflow</b>	200,000	294,790	455,140
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	130,000	274,790	435,140

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
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

Pictures







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# রিচি রেফ্রিজারেশন

সকল প্রকার ফ্রিজ ও এসির সার্ভিস টেকনিশিয়ান দ্বারা সেবার করা হয়। পুরাতন ফ্রিজ জন্য ও-রিফিল করা হয়।

৩০১-০৫৬ সার্বিক ইলেক্ট্রন (গোপালপুর)  
০১৪৩-৪২৭৯৯৯, ০১৭৯৩-২৩৭৯৫৫  
এতিহাসিক বাজার, মিলিটারি সার্কেল  
দামপুকুর, ঢাকা

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