

Proposed NU Business Name: **BANGLADESH REFRIGERATION TRAINING & SERVICING CENTER**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHIDUL ISLAM
Age	:	10-01-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill: Muddho Charipur ; P.O: Feni Sadar ; P.S: Feni Sadar ; 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	:	SHAFIA BEGUM
(iii) Father's name	:	NEZUM UDDIN
(iv) GB member's info	:	Branch:, Centre # 01 (Female), Member ID: 4171, Group No: 09 Member since: 13-07-2010 (07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 2,000 Outstanding loan: BDT 20,000
(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 and Training Info	:	07 years experience in running business. 07 Years in own business. 01 years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Yes
Entrepreneur Contact No.	:	01838-177242
Family's Contact No.	:	01817-779150
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAFIYA BEGUM joined Grameen Bank since 8 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	BANGLADESH REFRIGERATION TRAINING & SERVICING CENTER
Location	:	Pach Gachia Bazar,Feni.
Total Investment in BDT	:	BDT 545,000/-
Financing	:	Self BDT 485,000/- (from existing business) 89% Required Investment BDT 60,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 44 ft= 352 square ft
Security	:	200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Air Condition, Refrigerator, Parts etc▪Average 60% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 03 employee.▪Collects goods from Feni, Dhaka, Chittagong.▪Agreed grace period is 3 months.

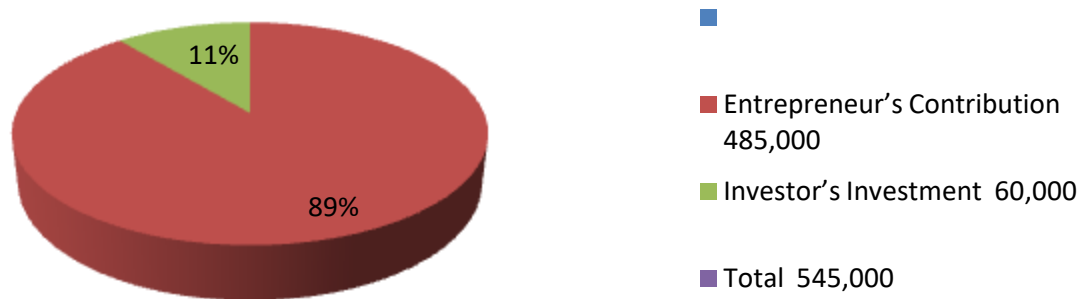
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Air Condition, Refrigerator, Parts etc	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less Variable Expense			
Air Condition, Refrigerator, Parts etc	800	24,000	288,000
Total variable Expense (B)	800	24,000	288,000
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000
Less Variable Expense			
Rent		3,000	36,000
Electricity bill		1,000	12,000
Transportation		600	7200
Salary (self)		5,000	60,000
Salary (staff)		11,000	132,000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		21,400	256800
Net Profit (E)= [C-D]		14,600	175200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Air Condition	4	25000	100,000	0	0	0	100,000
Refrigerator	20	8000	160,000	3	20000	60,000	220,000
parts	0	0	25,000	0	0	0	25,000
Security	1	0	200,000	0	0	0	200,000
Total	25	33000	485,000	3	30000	60,000	545,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Air Condition, Refrigerator, Parts etc	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less Variable Expense					
Air Condition, Refrigerator, Parts etc	1,000	30,000	360,000	378,000	396,900
Total variable Expense (B)	1,000	30,000	360,000	378,000	396,900
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540,000	567,000	595,350
Less Variable Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		1,200	14,400	15,000	15,500
Transportation		900	10,800	11,500	12,000
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		11,000	132,000	132,000	132,000
Entertainment		500	6000	6,000	6,000
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		22,000	264,000	265,500	266,800
Net Profit (E)= [C-D]		23,000	276,000	301,500	328,550
Investment Payback			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	296,400	344,700	395,375
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		272,400	593,100
	Total Cash Inflow	356,400	617,100	988,475
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	272,400	593,100	964,475

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 14 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









ভর্তি চলিচ্ছে

নির্দেশিত সরকারি প্রতিষ্ঠান

স্বাঃ নম্বর-01838-177497
স্বাঃনম্বর-01827-863644

বাংলাদেশ রেফ্রিজারেশন ট্রেনিং এন্ড সার্ভিস সেন্টার



আপনার সার্ভিস সেন্টার

কোর্স সন্থে

- ❑ ফ্রিজ
- ❑ এসি
- ❑ ওয়াটার কুলার
- ❑ ইলেকট্রিক কাজ করা হয়।

- ❑ ইলেকট্রিক
- ❑ ফ্রিজ এসি
- ❑ ওয়াটার কুলার কাজ
- ❑ শিখানো হয় ৬ মাস এর মধ্যে

বিঃ দ্রঃ- পুরাতন ফ্রিজ জন্য-বিক্রয় করা হয়।

পাঁচপাছিয়া বাজার, মেইন রোড, ফেনী।

শ্রী সোনালী
মা শাপা, ফেনী।
পাকিস্তান সরকার এম
কম এমসিএসসি
- ইলেকট্রিক কাজ, এসি
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- ইলেকট্রিক কাজ, এসি

মা জে
কাজ

FAMILY PICTURE

