

## Proposed NU Business Name: **SEBA REFRERATION**

Project identification and prepared by: Md. Wahiduzzaman,  
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



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

Name	:	<b>MD. ABUL HOSIN</b>
Age	:	12/02/1997( 20 Years)
Education, till to date	:	Eight
Marital status	:	Single
Children	:	No
No. of siblings:	:	2 Sister
Address	:	Vill: Mozleshpur,P.O: Codda Bazar;P.S: Joy debpur; Dist: Gazipur
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>HASNA AKTER</b>
(iii) Father's name	:	<b>MD.AKBAR ALI</b>
(iv) GB member's info	:	Branch: Bason, Centre # 13(Female), Member ID: 1403, Group No: 02 Member since: 01-01-1992to 20/04/2017 ( 25Years) First loan: BDT 2,000/- Last Loan : 10000
Further Information:		Outstanding loan: 95600
(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	:	7 years experience in running business. 06 Month Complete training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709213411
Family's Contact No.	:	01709213411
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HASNA AKTER** joined Grameen Bank since 25 years ago. At first she took BDT 2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in buying Cow .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SEBA REFREGARATION</b>
Location	:	Moti Market,Codda Gazipur
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,30,000/- (from existing business) 68% Required Investment BDT 60,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 13 ft = 156 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Old Freaz, TV, Fan, Gass ,Welding Gass ,Other parts etc.</li> <li>▪Average 25% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing No employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪ The shop Rent .</li> <li>▪Collects goods from Chowrasta.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

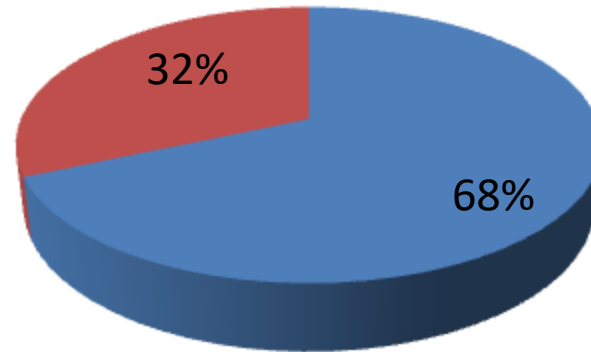
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Fridge, TV, Fan, Gass ,Welding Gass ,Other parts etc.	2500	75000	900000
	0	0	0
<b>Total Sales (A)</b>	2500	75000	900000
<b>Less Variable Expense</b>			
Fridge, TV, Fan, Gass ,Welding Gass ,Other parts etc.	1875	56250	675000
<b>Total variable Expense (B)</b>	1,875	56250	675000
<b>Contribution Margin (CM) [C=(A-B)]</b>	625	18750	225000
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		1000	12000
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		8,200	98400
<b>Net Profit (E)= [C-D]</b>		10,550	126600

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Fridge	1	8000	8,000	1	8,000	8,000	16,000
Television	4	2500	10,000	2	2,500	5,000	15,000
Fan	5	700	3,500	0	110	0	3,500
Gas	3	5000	15,000	0	0	0	15,000
Parts	1	40300	40,300	1	40,000	40,000	80,300
Wellding Gas	20	160	3,200	0	5,000	0	3,200
Remot	0	40	0	1	2,000	2,000	2,000
	0	3000	0	0	4,000	0	0
	0	15	0	0	6,800	0	0
	0	75000	0	0	50,000	0	0
	0	0	0	0	105,000	0	0
Security	1	50000	50,000	0	0	0	50,000
Others	0	42550	0	1	5000	5,000	5,000
<b>Total</b>	<b>35</b>	<b>0</b>	<b>130,000</b>	<b>6</b>	<b>0</b>	<b>60,000</b>	<b>190,000</b>

## Source of Finance

- Entrepreneur Contribution=130000
- Investors Investment=60000
- Total=190000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Freaz, TV, Fan, Gass ,Welding Gass ,Other parts etc.	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
<b>Total Sales (A)</b>	3500	105000	1260000	1323000	1389150
<b>Less Variable Expense</b>			0		
Freaz, TV, Fan, Gass ,Welding Gass ,Other parts etc.	2625	78750	945000	992250	1041862.5
			0		
<b>Total variable Expense (B)</b>	2,625	78750	945000	992250	1041862.5
<b>Contribution Margin (CM) [C=(A-B)</b>	875	26250	315000	330750	347287.5
<b>Less Variable Expense</b>			0		
Rent		1,500	36000	36,000	36000
Electricity bill		1000	12000	12500	13000
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
<b>Total fixed cost (D)</b>		8,600	122,700	122,300	123400
<b>Net Profit (E)= [C-D]</b>		17,650	211800	208,450	223887.5
Investment Payback			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	211800	208,450	223887.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		187,800	372250
	<b>Total Cash Inflow</b>	271800	396250	596137.5
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)	24000	24000	24000
	<b>Total Cash Outflow</b>	84,000	24000	24000
3	<b>Net Cash Surplus</b>	187,800	372250	572137.5

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 01  
Experience & Skill : 7 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















