

Proposed NU Business Name: **MEHRAZ REFREZZARATION**



Project identification and prepared by: Md.Belal Hossain
Chagal naiya, feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NASIR UDDIN
Age	:	015/02/1985 (32 Years)
Education, till to date	:	Class Nine
Marital status	:	married
Children	:	2 Sons 0 Daughter
No. of siblings:	:	05 Brother 01 Sisters
Address	:	Vill: Pathan nagar east.P.O:Horipur Bazar.P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NUR KHATUN
(iii) Father's name	:	LATE. YOUSUF
(iv) GB member's info	:	Branch: Pathan nagar, Centre # 15/(Female), Member ID:3523/1,Group No: 05 Member since: 05-03-2001-2007 (6 years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 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	:	Six Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01813-106478
Mother's Contact No.	:	01876-920439
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR KHATUN joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

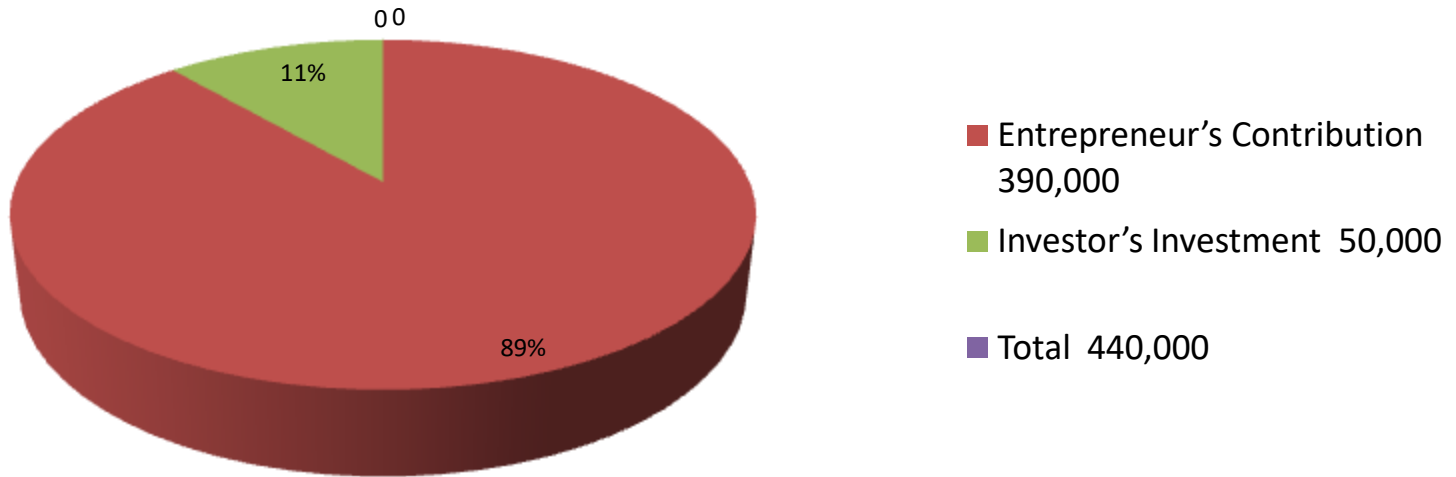
Business Name	:	MEHRAZ REFREZZARATION
Location	:	west pathan nagar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 4,40,000/-
Financing	:	Self BDT 3,90,000/- (From Existing Business) 89% Required Investment Bdt,50,000(as Equity) 11%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	80,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Freez servicing,lighting,genaretor,.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Freez servicing,lighting,genaretor	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Freez servicing,lighting,genaretor	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		2500	30000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 3		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8600	103200
Net Profit (E)= [C-D]		4600	55200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
freeze servcing	50,000	0	50,000
lighting	50,000	20,000	70,000
generetor	120,000	30,000	150,000
digital gate	70,000	0	70,000
others	20,000	0	20,000
security	80,000	0	80,000
Total	390,000	50,000	440,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Freez servicing,lighting,genaretor	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Freez servicing,lighting,genaretor	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8600	103200	103780	104369
Net Profit (E)= [C-D]		7600	91200	95760	100548
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	91,200	95760	100548
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71200	146960
	Total Cash Inflow	141,200	166,960	247,508
2	Cash Outflow			
2.1	Purchase of Product	50,a000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	71,200	146,960	227,508

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; west pathan nagar, Chagal
Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





Handwritten text on the left pillar: 0100-1000-0000

Handwritten text on the right pillar: 0100-1000-0000



