

Proposed NU Business Name: **MA REFREGARATION ENGINEERING WORKSHOP**



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

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	AL NOMAN
Age	:	01/03/1988(29Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Son 0Daughter
No. of siblings:	:	02 Brother 07 Sisters
Address	:	Vill: Maria goda,, P.O: Chadgazi, P.S: Chagalniya 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	:	HASINA BEGUM
(iii) Father's name	:	SULTAN AHMED
(iv) GB member's info	:	Branch: Mohamaya, Centre # 10/(Female), Member ID :4354/1, Group No: 05 Member since: 05-03-2000-2006 (6Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 00/-
(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	:	no He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-374533
Mother's Contact No.	:	01813-584202
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 16 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

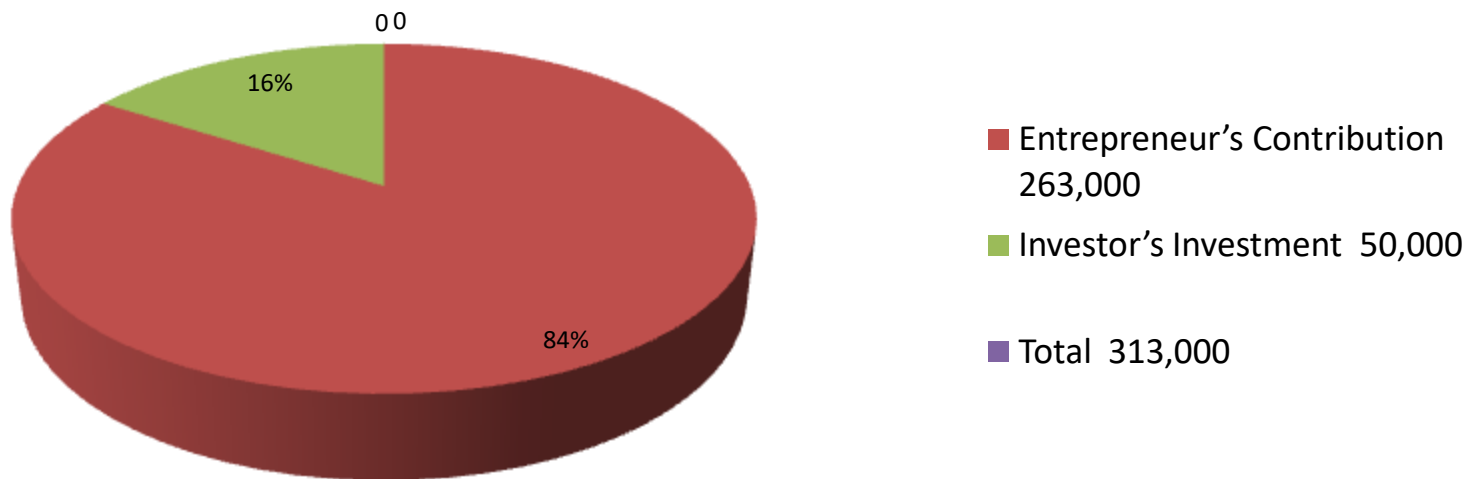
Business Name	:	AL NOMAN
Location	:	Chadgazi bot toli bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 3,13,000/-
Financing	:	Self BDT 263,000/- (from existing business) 84% Required Investment BDT50,000(as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 20 ft. = 200 square ft
Security of the shop	:	150,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods freez servicing,gas selinder, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. 3 employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
freez servicing,gas selinder, etc.	3600	108000	1296000
	0	0	0
Total Sales(A)	3600	108000	1296000
Less Variable Expense (B)			0
freez servicing,gas selinder, etc.	2880	86400	1036800
Total Variable Expense	2880	86400	1036800
Contributon Margin (CM) [C=(A-B)]	720	21600	259200
Less Fixed Expense			
Rent		2000	24000
Electric Bill		1000	12000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff) 2		8000	96000
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		17300	207600
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
frezz servicing	10	3,000	30,000	10	3,000	30,000	60,000
gas selinder	1	53,000	53,000			20,000	73,000
others	0	0	30,000			0	30,000
security	0	0	150,000			0	150,000
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
Total	11	56000	263,000	10	3,000	50,000	313,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
freez servicing,gas selinder, etc.	4100	123000	1476000	1549800	1627290
0	0	0	0	0	0
Total Sales(A)	4100	123000	1476000	1549800	1627290
Less Variable Expense (B)					
freez servicing,gas selinder, etc.	3280	98400	1180800	1239840	1301832
Total Variable Expense	3280	98400	1180800	1239840	1301832
Contributon Margin (CM) [C=(A-B)]	820	24600	295200	309960	325458
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		1000	12000	12300	12600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		17300	207600	208300	209015
Net Profit (E)= [C-D]		7300	87600	91980	96579
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	87,600	91980	96579
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67600	139580
	Total Cash Inflow	137,600	159,580	236,159
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	67,600	139,580	216,159

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; Chadgazi bot toli
bazar,chagalnaiya ,Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













