

Proposed NU Business Name: **JANNATOL REFREGERATION**

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

Project verified by: MD. Kazimuddin



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

Name	:	<b>MD.ZAKIR HOSSEN</b>
Age	:	01-02-1987 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother & 2 Sister's
Address	:	Vill: Islampur P.O:kodda bazar;P.S: Gazipur Shadar ;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>MST. AYESHA AKTER</b>
(iii) Father's name	:	<b>MD.TEZON ALI</b>
(iv) GB member's info	:	Branch: Bason , Centre # 15 (Female), Member ID: 1615; Group No: 03 Member since: 01-01-2001 to 2011( 11Years) First loan: BDT 5,000/- Last Loan : 30,000 Outstanding loan: 0
Further Information:		
(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	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	House Rent
Entrepreneur Contact No.	:	01914082688
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AYESHA AKTER** joined Grameen Bank since 11 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	:	<b>JANNATOL REFREGERATION</b>
Location	:	Islampur, Gazipur
Total Investment in BDT	:	BDT 4,50,000/-
Financing	:	Self BDT 300,000/- (from existing business) 67% Required Investment BDT 150,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 14 ft= 224 square ft
Security of the shop	:	25000/=
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Gas Presher, Fridge,Submersible Motor,Cerkit braker,LED Light,Mk Switch,Electric Parts etc.</li> <li>▪Average 15% 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>▪Entrepreneur is owner of the shop .</li> <li>▪Collects goods from Chowrasta,Gazipur.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing Business (BDT)

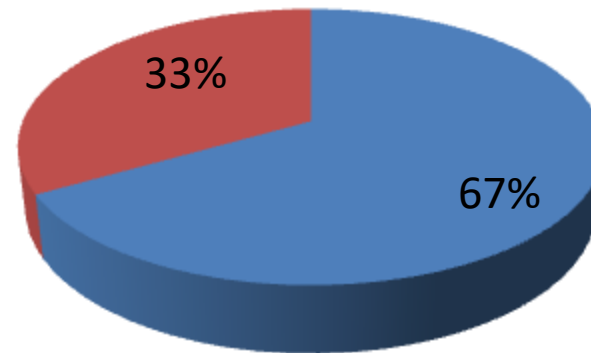
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Gas Presher, Fridge,Submersible Motor,Cerkit braker,LED Light,Mk Switch,Electric	4000	120000	1440000
	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Gas Presher, Fridge,Submersible Motor,Cerkit braker,LED Light,Mk Switch,Electric	3400	102000	1224000
<b>Total variable Expense (B)</b>	3,400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		9,800	117600
<b>Net Profit (E)= [C-D]</b>		8,200	98400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Gas Presher	10	5000	50,000	10	5,000	50,000	100,000
Fridge,	3	10000	30,000	3	10,000	30,000	60,000
Submersible Motor	3	6000	18,000	3	6,000	18,000	36,000
Cerkit braker	30	300	9,000	0	6,000	0	9,000
LED Light	50	250	12,500	0	5,000	0	12,500
Mk Switch	10	3600	36,000	0	2,900	0	36,000
Electric Parts	1	63500	63,500	1	52,000	52,000	115,500
	0	750	0	0	900	0	0
	0	80000	0	0	0	0	0
Others	1	56000	56,000	0	3,000	0	56,000
	0	0	0	0	0	0	0
Scurity	1	25000	25,000	0	0	0	25,000
	0	0	0	0	0	0	0
<b>Total</b>	<b>109</b>	<b>0</b>	<b>300,000</b>	<b>17</b>	<b>0</b>	<b>150,000</b>	<b>450,000</b>

## Source of Finance

- Entrepreneur Contribution=300000
- Investors Investment=150000
- Total=450000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Gas Presher, Fridge,Submersible Motor,Cerkit braker,LED Light,Mk Switch,Electric	5000	150000	1800000	1890000	1984500
		0	0	0	0
<b>Total Sales (A)</b>	5000	150000	1800000	1890000	1984500
<b>Less Variable Expense</b>			0		
Gas Presher, Fridge,Submersible Motor,Cerkit braker,LED Light,Mk Switch,Electric	4250	127500	1530000	1606500	1686825
			0		
<b>Total variable Expense (B)</b>	4,250	127500	1530000	1606500	1686825
<b>Contribution Margin (CM) [C=(A-B)</b>	750	22500	270000	283500	297675
<b>Less Variable Expense</b>			0		
Rent		1,000		0	0
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		150	1800	1800	1800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
<b>Total fixed cost (D)</b>		10,150	109,800	110,900	112000
<b>Net Profit (E)= [C-D]</b>		12350	148200	172,600	185675
Investment Payback			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

SR#	<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	150,000		
1.2	Net Profit	148200	172,600	185675
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88,200	200800
	<b>Total Cash Inflow</b>	298200	260800	386475
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	210,000	60000	60000
3	<b>Net Cash Surplus</b>	88,200	200800	326475

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 1others: 01  
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

# এন্ড হলেকট্রিক ওয়াকস

প্রোঃ মোঃ জাকির হোসেন

এখানে সুদক্ষভাবে ফ্রিজ, এয়ারকন্ডিশন, ফ্যান, মটর মেরামত এবং  
যাবতীয় ইলেকট্রিক মালামাল পাইকারী ও খুচরা বিক্রয় করা এবং সুদক্ষ  
টেকনিশিয়ান দ্বারা হাউজ ওয়ারিং, পানির মটরের ট্যাংকি অটো করা হয়।

ইসলামপুর বাজার, হাবিব দাঙ্গা সুপার মার্কেট, গাজীপুর সদর। মোবাইল: ০১৯১৪-০৮২৬৮৮, ০১৭০৪-৫৪৮৮০৫







