

Proposed NU Business Name: **Tanmoy Refrizaration & Engineering workshop**



Project identification and prepared by: Md Aminul Islam ,
Jamurki Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|-------------------------|---|--|
| Name | : | Gorango Pal |
| Age | : | 10-01-1996 (22 Years) |
| Education, till to date | : | 10 |
| Marital status | : | Married |
| Children | : | 0 Dauther 01 Son |
| No. of siblings: | : | 02 Brothers |
| Address | : | Vill: Gorai Palpara ,P.O: Gorai ,P.S: Mirzapur, Dist: Tangail. |

Parent's and GB related Info

| | | |
|---|---|--|
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Durga Rani pal |
| (iii) Father's name | : | Gopal Pal |
| (iv) GB member's info | : | Branch: Modon Nagar, Centre # 84 (Female), Member ID: 7317 , Group No: 06 Member since: 12-04-2011 (07 Years) First loan: BDT = 10000/- Last Loan = 50000/- |
| Further Information: | : | Outstanding loan:= 30200/- |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill | : | 03 years of business experience. |
| Own Business and Training Info | : | 03 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01828-963036 |
| Family's Contact No. | : | 01677-738253 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Durga Rani Pal joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

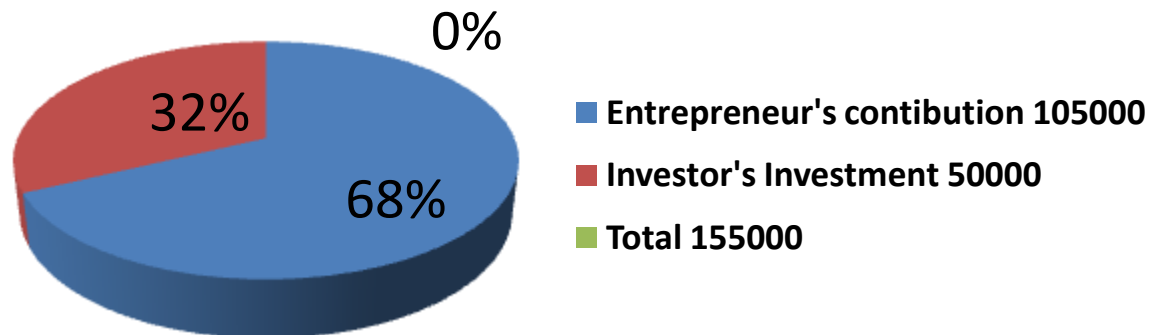
| | | |
|---|---|---|
| Business Name | : | Tanmoy Refrizaration & Engineering workshop |
| Location | : | Sohagpur Bazar, Mirzapur, Tangail |
| Total Investment in BDT | : | BDT 155,000/- |
| Financing | : | Self BDT 105,000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32% |
| 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 | : | BDT 50,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; door, window etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from .▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Dor ,Windrow | 1,000 | 30,000 | 360,000 |
| Servicing | 300 | 9,000 | 108,000 |
| Total Sales (A) | 1,300 | 39,000 | 468,000 |
| Less. Variable Expense | | | |
| Dor ,Windrow | 800 | 24,000 | 288,000 |
| Total variable Expense (B) | 800 | 24,000 | 288,000 |
| Contribution Margin (CM) [C=(A-B)] | 500 | 15,000 | 180,000 |
| Less. Fixed Expense | | | |
| Rent | | 1,500 | 18,000 |
| Electricity Bill | | 600 | 7,200 |
| Transportation | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 0 | 0 |
| Entertainment | | 300 | 3,600 |
| Graud Bill | | 0 | 0 |
| Generator Bill | | 0 | 0 |
| Mobile Bill | | 300 | 3,600 |
| Total fixed Cost (D) | | 8,000 | 96,000 |
| Net Profit (E) [C-D] | | 7,000 | 84,000 |

| Investment Breakdown | | | | | | | | |
|----------------------|----------|-------|----------------|-------------------|----------|-------|---------------|----------------|
| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| Conneser | 20 | 450 | 9000 | Conneser | 50 | 450 | 22500 | 31,500 |
| Timer | 12 | 350 | 4200 | Timer | 20 | 350 | 7000 | 11,200 |
| Staneer | 50 | 30 | 1500 | Staneer | 50 | 30 | 1500 | 3,000 |
| Rill Over | 20 | 200 | 4000 | Rill Over | 50 | 200 | 10000 | 14,000 |
| Hiter | 8 | 250 | 2000 | Hiter | 20 | 250 | 5000 | 7,000 |
| Colling Protector | 20 | 250 | 5000 | Colling Protector | 10 | 250 | 2500 | 7,500 |
| Thermotest | 20 | 280 | 5600 | | | | 0 | 5,600 |
| | | | 0 | | | | 0 | 0 |
| | | | 0 | | | | 0 | 0 |
| Machinaries | | | 20000 | | | | 0 | 20,000 |
| Advanced | | | 50000 | | | | 0 | 50,000 |
| Others | | | 3700 | Others | | | 1500 | 5,200 |
| Total | | | 105,000 | Total | | | 50,000 | 155,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|---|--------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Dor ,Windrow | 1,500 | 45,000 | 540,000 | 567,000 | 595,350 |
| Servicing | 400 | 12,000 | 144,000 | 151,200 | 158,760 |
| Total Sales (A) | 1,900 | 57,000 | 684,000 | 718,200 | 754,110 |
| Less. Variable Expense | | | | | |
| Dor ,Windrow | 1,200 | 36,000 | 432,000 | 453,600 | 476,280 |
| Total variable Expense (B) | 1,200 | 36,000 | 432,000 | 453,600 | 476,280 |
| Contribution Margin (CM) [C=(A-B)] | 700 | 21,000 | 252,000 | 264,600 | 277,830 |
| Less. Fixed Expense | | | | | |
| Rent | | 1,500 | 18,000 | 18,000 | 18,000 |
| Electricity Bill | | 660 | 7,920 | 8,316 | 8,732 |
| Transportation | | 330 | 3,960 | 4,158 | 4,366 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 330 | 3,960 | 4,158 | 4,366 |
| Graud Bill | | 0 | 0 | 0 | 0 |
| Generator Bill | | 0 | 0 | 0 | 0 |
| Mobile Bill | | 315 | 3,780 | 3,969 | 4,167 |
| Non Cash Item | | | | | |
| Depreciation | | 333 | 4,000 | 4,000 | 4,000 |
| Total Fixed Cost | | 8,468 | 101,620 | 102,601 | 103,631 |
| Net Profit (E) [C-D] | | 12,532 | 150,380 | 161,999 | 174,199 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 150,380 | 161,999 | 174,199 |
| 1.3 | Depreciation (Non cash item) | 4,000 | 4,000 | 4,000 |
| 1.4 | Opening Balance of Cash Surplus | | 134,380 | 280,379 |
| | Total Cash Inflow | 204,380 | 300,379 | 458,578 |
| 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) | 20,000 | 20,000 | 20,000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 134,380 | 280,379 | 438,578 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business : 03 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

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 ଏକ୍ସପର୍ଟସ୍ ଇନ୍ ଇଲେକ୍ଟ୍ରିକାଲ୍ ଓୟାରିଂ, ଲାଇଟିଂ, ଏୟର୍ କଣ୍ଡିସନିଂ ଏଣ୍ଡ ଇଲେକ୍ଟ୍ରିକାଲ୍ ଇଞ୍ଜିନିୟରିଂ ସର୍ଭିସେସ୍ ।
 ପୁରାତନ ଏମି. ଡି.ଏ. ବିକ୍ରୟ କରା ହେବ ।
 ମୋହନପୁର, (ଭୈରୀ-ସୁରୀ କୋଞ୍ଚି ହୁଲେର ପାଶେ), ଗୋଡ଼ାପି, ମିର୍ଜାପୁର, ଜାଲପାହାଳ ।







FAMILY PICTURE