

Proposed NU Business Name: **FARHAD REFRIGERATION**



Project identification and prepared by: MD. Kazem Uddin,
Bason Unit, Dhaka

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	FARHAD
Age	:	20-10-1983 (32 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	5 Brothers
Address	:	Vill:Chapulia, P.O: BOF, P.S: Gazipur Sadar, 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	:	FATEMA BEGUM
(iii) Father's name	:	ABDUL AWAL
(iv) GB member's info	:	Branch: Prohladpur, Centre # 25(Female), Member ID: 3941, Group No: 08 Member since: 03-02-2007 (8Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 35,600
(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	:	12 years experience in running business. He has two years training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716672509
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 8 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	FARHAD REFRIGERATION
Location	:	Fakir Bari Road, Duet, Joydebpur, Gazipur.
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 1,50,000(from existing business) 50% Required Investment BDT 1,50,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	32 ft x 13 ft= 416 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪Fridge accessories selling and fridge repairing here.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing three employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from Joydebpur.▪Agreed grace period is 4 months.

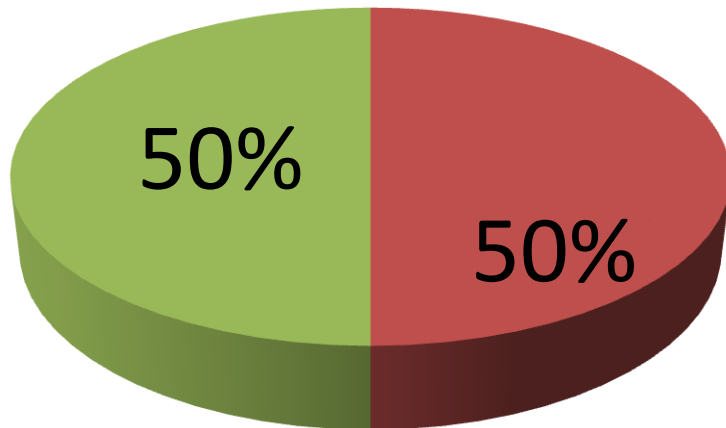
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Fridge parts	500	15,000	180,000
Repairing	1,550	46,500	558,000
Total Sales (A)	2,050	61,500	738,000
Less. Variable Expense			
Fridge parts	450	13,500	162,000
Repairing expense	500	15,000	180,000
Total variable Expense (B)	950	28,500	342,000
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000
Less. Fixed Expense			
Rent		3,500	42,000
Electricity bill		1,500	18,000
Mobile Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		15,000	180,000
Entertainment		300	3,600
Guard		200	2,400
Total fixed Cost (D)		26,100	313,200
Net Profit (E) [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fridge Compressor	60,000	75,000	135,000
Cornessor, Hitter & Various parts	65,000	75,000	140,000
Air push machine	10,000	0	10,000
Switch	10,000	0	10,000
Others machine	5,000	0	5,000
Total	150,000	150,000	300,000

Source of Finance



■ Entrepreneur's Contribution 150,000

■ Investor's Investment 150,000

■ Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Fridge parts	1,100	33,000	396,000	415,800	436,590
Repairing	2,150	64,500	774,000	812,700	853,335
Total Sales (A)	3,250	97,500	1,170,000	1,228,500	1,289,925
Less. Variable Expense					
Fridge parts	990	29,700	356,400	374,220	392,931
Repairing expense	700	21,000	252,000	264,600	277,830
Total variable Expense (B)	1,690	50,700	608,400	638,820	670,761
Contribution Margin (CM) [C=(A-B)]	1,560	46,800	561,600	589,680	619,164
Less. Fixed Expense					
Rent		3,500	42,000	42,000	42,000
Electricity bill		1,500	18,000	19,000	20,000
Mobile Bill		400	4,800	5,500	6,000
Transportation		500	6,000	8,000	10,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		20,000	240,000	240,000	240,000
Entertainment		300	3,600	4,000	4,500
Guard		200	2,400	3,000	3,000
Non Cash Item					
Depreciation		417	5,000	5,000	5,000
Total Fixed Cost		31,817	381,800	386,500	390,500
Net Profit (E) [C-D]		14,983	179,800	203,180	228,664
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	179,800	203,180	228,664
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus		124,800	272,980
	Total Cash Inflow	334,800	332,980	506,644
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)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	124,800	272,980	446,644

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:04
Experience & Skill : 12 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















ফারহাদ

রেফ্রিজারেশন

মোব্বাঃ ০১৭১৬ ৬৭২৫০৯

০১৯১৩২৩২৫৯৪

ফ্রিজ
এসি
মেসার
মড
করা
হয়



01713545222



গ্রামীণ ব্যাংক

মহাজ ধানের পাশবই

নাম তোতা ২নং অসী ৬২৪১/২
কেন্দ্রের নাম কেন্দ্রিক পুষ্টি কেন্দ্র - ০৫
শাখা প্রহলাদপুর শ্রীপুর. শাখা।



গ্রামীণ ব্যাংক

কেন্দ্রীয় কার্যালয় "বাংলা" শাখা

সহজ ঋণের পাশ বই

নাম মোঃ মাসুম

কণী নং ৩৯৪৩

গ্রুপ নং ০৫

কেন্দ্র নং ২৫/৯

কেন্দ্রের নাম কেন্দ্রীয় কার্যালয় "বাংলা" শাখা

বই ইস্যুর তারিখ ০৪/১১/১০

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]

১৯৭৬ (পঞ্চম) টাকা ব্যয়

সহায়তাকৃত শাখায় এসে জমা

নিজের কাছে মতসহকারে
জমা ব্যাংক থেকে পাশ বই
জমা দেয়ার পরবর্তী সাত



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



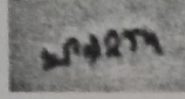
নাম: ফরহাদ

Name: Farhad

পিতা: আব্দুল আউয়াল

মাতা: ফাতেমা বেগম

Date of Birth: 20 Oct 1983



ID NO: 3323002110581

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি সংরক্ষণকারী ব্যক্তিগত জন্য
কোথাও পাওয়া গেলে নিকটস্থ পৌর অফিসে জম দেয়ার জন্য অনুোধ করা হলো।

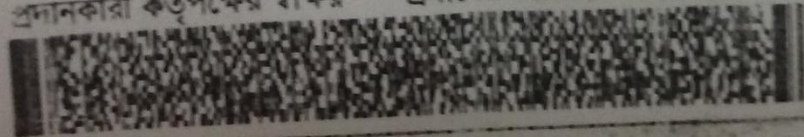
ঠিকানা: বাড়ি নং: ৫০, চাপুলিয়া, রাস্তা নং/নাম: চাপুলিয়া, ডাকঘর: বি ও এফ -
১৭০৩, গাজীপুর সদর, গাজীপুর পৌরসভা, গাজীপুর

আবুদের ছাপ নাই

নাম

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৯/১১/২০০৭



FAMILY PICTURE

