

Proposed NU Business Name: **SHAH SULTAN REFRIGARETORS**



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Mohastanj Unit, Bogra

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RAKIBUL HASAN
Age	:	15-07-1993 (23 Years)
Education, till to date	:	Class X
Marital status	:	Married
Children	:	NIL
No. of siblings:	:	01 Brother
Address	:	Vill: Ramsahar , P.O: Gokul , P.S: Bogura Sadar , Dist: Bogula
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST RATNA BEGUM
(iii) Father's name	:	LATE MINTU MIA
(iv) GB member's info	:	Branch : Gokul Bogra , Centre : 34 (Female), Member ID: 2604/2, Group No: 02 Member since: 13-02-2013 (03 Years) First loan: BDT 15000
Further Information:		Existing loan: BDT 50000 Outstanding loan: 5420
(v) Who pays GB loan installment	:	NA
(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	:	08 years experience in running business. 03 Years in own business. He has 06 Months training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01760-966942
Family's Contact No.	:	01738-780704
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohastan Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST RATNA BEGUM joined Grameen Bank since 03 years ago. At first she took BDT 15000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAH SULTAN REFRIGARETORS
Location	:	Mohastan Baazar, Shibganj, Bogra
Total Investment in BDT	:	BDT 200000/-
Financing	:	Self BDT 150000/- (from existing business) 75% Required Investment BDT 50000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 09 ft= 63 sq ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Fridge, AC, Compressor etc▪Average 75 % gain on sales.▪The business is operating by entrepreneur. Existing 02 employee.▪02 will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Bogra City▪Agreed grace period is 3 months.

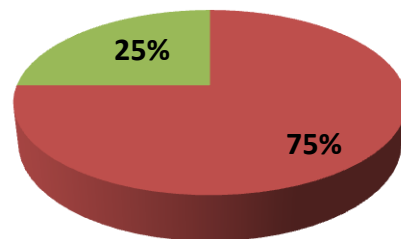
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fridge, AC, Compressor etc	920	27600	331200
Total Sales (A)	920	27600	331200
Less Variable Expense			
Fridge, AC, Compressor etc	230	6900	82800
Total variable Expense (B)	230	6900	82800
Contribution Margin (CM) [C=(A-B)]	690	20700	248400
Less Variable Expense			
Rent		1,200	14400
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		4000	48000
Entertainment		500	6000
Mobile bill		500	6000
Total fixed cost (D)		12,700	152400
Net Profit (E)= [C-D]		8,000	96000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fridge	7	10000	70,000	0	0	0	70,000
Wasing machine	1	8000	8,000	0	0	0	8,000
Compresser	7	4500	31,500	10	4500	45,000	76,500
AC Gas	3	5500	16,500	0	0	0	16,500
Security	1	20000	20,000	0	0	0	20,000
Others	1	4000	4,000	1	5000	5,000	9,000
Total	20	0	150,000	11	0	50,000	200,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 50,000
- Total 200,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Fridge, AC, Compressor etc	1570	47100	565200	593460	623133
Total Sales (A)	1570	47100	565200	593460	623133
Less Variable Expense					
Fridge, AC, Compressor etc	392.5	11775	141300	148365	155783.25
Total variable Expense (B)	393	11775	141300	148365	155783.25
Contribution Margin (CM) [C=(A-B)]	1,178	35325	423900	445095	467349.75
Less Variable Expense					
Rent		1,200	14400	14,400	14400
Electricity bill		1400	16800	17300	17800
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		500	6000	6000	6000
Mobile bill		600	7200	7300	7400
Total fixed cost (D)		19,500	234,000	235,100	236200
Net Profit (E)= [C-D]		15825	189900	209,995	231149.75
Investment Payback			20,000	20,000	20,000

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

SR#	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	189,900	209,995	231149.75
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		169,900	359895
	Total Cash Inflow	239900	379895	591044.75
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	20000	20000
3	Net Cash Surplus	169,900	359895	571044.75

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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











FAMILY PICTURE

