

Proposed NU Business Name: **MONOWARA REFRIGERATION & ELECTRONICS**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>MD. NURUL AFSAR SHIMUL</b>
Age	:	01-01-1993 ( 24 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brother
Address	:	Vill: Betagaon ; P.O: Aftab Bibir Hatt ; P.S: Feni Sadar ; 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	:	<b>MONOWARA BEGUM</b>
(iii) Father's name	:	<b>MD. ABUL BOSOR</b>
(iv) GB member's info	:	Branch: , Centre # 01 (Female), Member ID: 4171, Group No: 09 Member since: 13-07-2010 ( 07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 2,000 Outstanding loan: BDT 20,000
(v) Who pays GB loan installment	:	Father
(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	:	03 years experience in running business. 03 Years in own business. 02 Month training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Yes
Entrepreneur Contact No.	:	01832-873972
Family's Contact No.	:	01815-913352
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONOWARA BEGUM** joined Grameen Bank since 8 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>MONOWARA REFRIGERATION &amp; ELECTRONICS</b>
Location	:	Sundarpur Bazar, Feni.
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 260,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security	:	30,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Refrigerator, Compressor, Parts etc</li><li>▪Average 60% gain on sales.</li><li>▪The shop is rented.</li><li>▪The business is operating by entrepreneur. Existing 02 employee.</li><li>▪Collects goods from Feni, Dhaka, Chittagong.</li><li>▪Agreed grace period is 3 months.</li></ul>

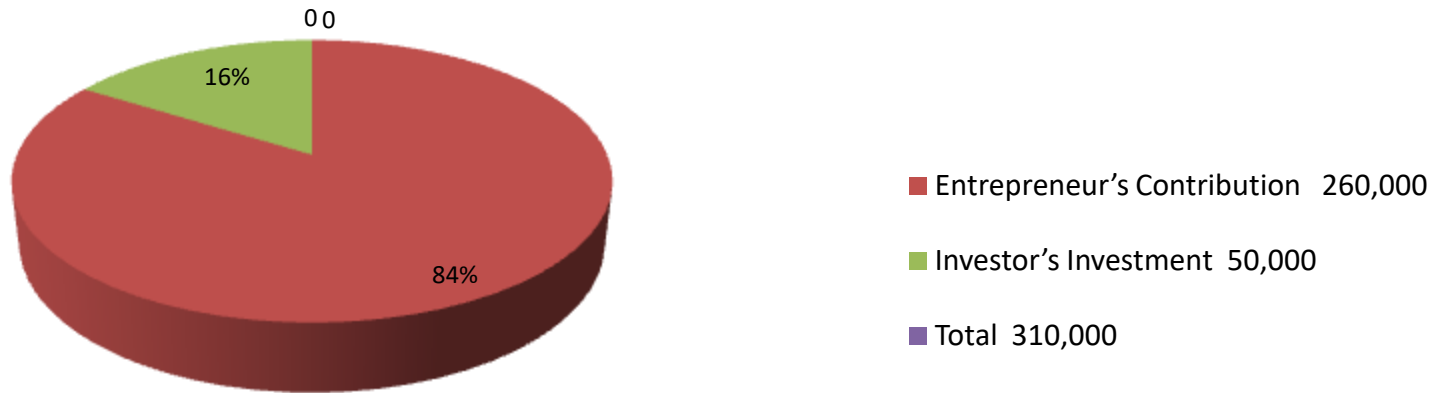
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Refrigerator, Compressor, Parts etc	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less Variable Expense</b>			
Refrigerator, Compressor, Parts etc	800	24,000	288,000
<b>Total variable Expense (B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less Variable Expense</b>			
Rent		1,200	14,400
Electricity bill		1000	12,000
Transportation		10,000	120,000
Salary (self)		5,000	60,000
Salary (staff)		10,000	120,000
Entertainment		500	6,000
Guard		200	2,400
Generator		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>28,500</b>	<b>342,000</b>
<b>Net Profit (E)= [C-D]</b>		<b>7,500</b>	<b>90,000</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty.	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Refrizarator	11	15000	165,000	5	10000	50000	215,000
Compressor	7	4000	28,000	0	0	0	28,000
Gas Cylinder	7	3000	21,000	0	0	0	21,000
Others	0	0	16,000	0	0	0	16,000
Security	1	0	30,000	0	0	0	30,000
<b>Total</b>	<b>36</b>	<b>22000</b>	<b>260,000</b>	<b>5</b>	<b>10000</b>	<b>50,000</b>	<b>310,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Refrigerator, Compressor, Parts etc	3,000	90,000	1080000	1134000	1190700
<b>Total Sales (A)</b>	3,000	90,000	1080000	1134000	1190700
<b>Less Variable Expense</b>					
Refrigerator, Compressor, Parts etc	1,200	36,000	432000	453600	476280
<b>Total variable Expense (B)</b>	1,200	36,000	432000	453600	476280
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,800</b>	<b>54,000</b>	<b>648000</b>	<b>680400</b>	<b>714420</b>
<b>Less Variable Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity bill		1,500	18,000	18,500	19,000
Transportation		10,500	126,000	126,500	127,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		10,000	120,000	120,000	120,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
<b>Total fixed cost (D)</b>		<b>29,600</b>	<b>355,200</b>	<b>356,400</b>	<b>357,700</b>
<b>Net Profit (E)= [C-D]</b>		<b>24,400</b>	<b>292,800</b>	<b>324,000</b>	<b>356,720</b>
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	<b>292,800</b>	<b>324,000</b>	<b>356,720</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		272,800	576,800
	<b>Total Cash Inflow</b>	342,800	596,800	933,520
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
	<b>Total Cash Outflow</b>	70,000	20,000	20,000
3	<b>Net Cash Surplus</b>	272,800	576,800	913,520

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 03 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

Pictures







**মল্লিকা বিক্রিয়ারেশন এন্ড ইলেকট্রনিক্স সার্ভিস সেন্টার**

এখানে এসি, ফ্রিজ, ওয়াশিং মেশিন, এয়ার কন্ডিশনার, ওয়ালি মেশিন, আয়রন মেশিন, মাইক্রোওভেন, ক্যান সচ, যান্ত্রিক ইলেকট্রনিক্স সামগ্রীর কাজ করা হয়।

ই-মার্গিন মার্কেট, সুন্দরপুর হাইওয়ের সামনে মেইন রোড, সুন্দরপুর বাঁদ, ফেনী।

**ই-মার্গিন মার্কেট**  
 সুন্দরপুর হাইওয়ের সামনে মেইন রোড, সুন্দরপুর বাঁদ, ফেনী।







# FAMILY PICTURE

