

Proposed NU Business Name: **TAMIM REFRIGERATION**



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Project verified by: Susanto kumar biswhas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD : ABDUL HALIM
Age	:	08/05/1990 (27Years)
Education, till to date	:	Class - 10
Marital status	:	Unmarried
Children	:	no
No. of siblings:	:	02 Brathers 03 Sisters
Address	:	Vill: Ramchandrapur P.O: Boktermunci, P.S: Sonagazi, 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	:	HOSNEARA BEGUM
(iii) Father's name	:	LATE : ABU TAHER
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 11/(Female), Member ID: 5656/5, Group No: 08 Member since: 12-05-2011 (06Years) First loan: BDT 8000,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 19,400/-
(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	:	04 Years Experience 04 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01822-332314
Mother's Contact No.	:	01861-209344
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNEARA BEGUM joined Grameen Bank since 06 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

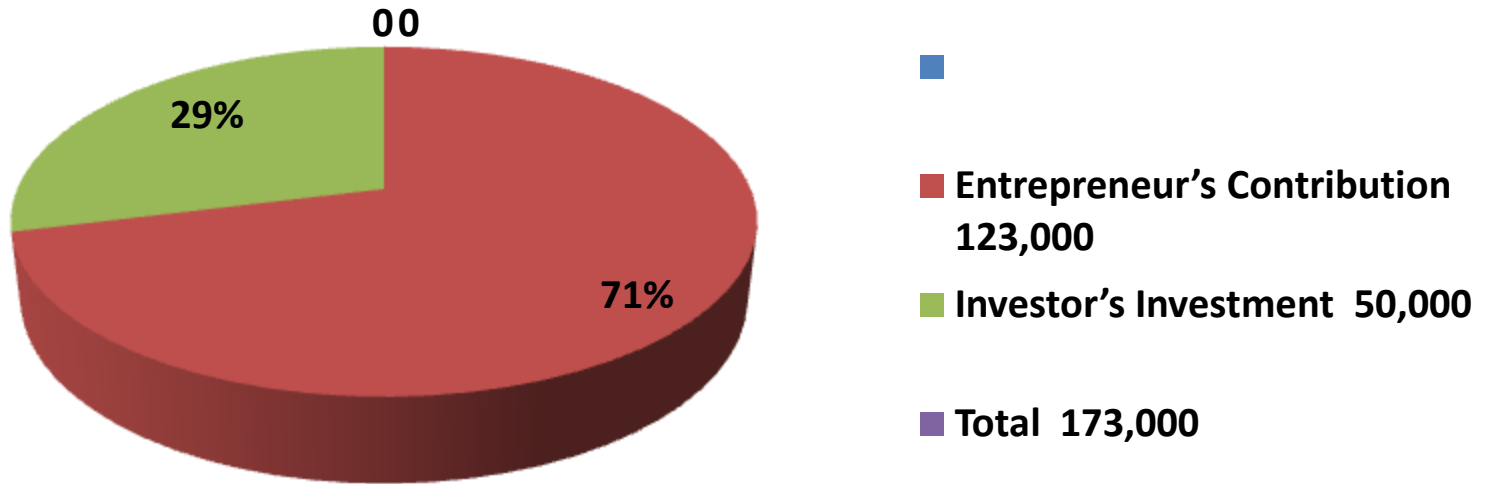
Business Name	:	TAMIM REFRIGERATION
Location	:	Dakbangla Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,73,000/-
Financing	:	Self BDT 1,23,000/- (From Existing Business) 71% Required Investment Bdt,50,000(as Equity) 29%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 20 ft. = 200 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Refrigerator, Refrigerator Parses, Gas Cilinder & others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 01 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Refrigerator, Refrigerator Parses, Gas Cilinder & others.	3000	90000	1080000
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Refrigerator, Refrigerator Parses, Gas Cilinder & others.	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		800	9600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		2000	24000
Entertainment		300	3600
Guard		100	1200
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		11400	136800
Net Profit (E)= [C-D]		6600	79200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Refrigerator parses	0	0	20,000	0	0	50,000	70,000
Refrigerator	2	10,000	20,000			0	20,000
Gas cilinder	2	20,000	40,000			0	40,000
Machine	4	2,000	8,000			0	8,000
Secqurity			35,000			0	35,000
Total	8	32000	123,000	0	0	50,000	173,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Refrigerator, Refrigerator Parses, Gas Cilinder & others.	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Refrigerator, Refrigerator Parses, Gas Cilinder & others.	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		800	9600	9900	10200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		2000	24000	24000	24000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		11400	134400	134920	135446
Net Profit (E)= [C-D]		12600	151200	158760	166698

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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	151,200	158760	166698
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		131200	269960
	Total Cash Inflow	201,200	289,960	436,658
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	20,000	20,000
3	Net Cash Surplus	131,200	269,960	416,658

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: , Dakbangla Bazarsonagazi,
Feni
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







