

**Proposed NU Business Name: ARIF REFRIGERATION**



Project identification and prepared by: Anisar Rahman,  
Dagonvuiyan Unit, Feni.

Project verified by: Susanta Kumar Bishwash



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

Name	:	<b>A.H.M BOHANUDDIN</b>
Age	:	01-01-1991 ( 26 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	06Brothers ,02 Sisters
Address	:	Villi: Mohammedpur, P.O: Boyragir hat, P.S: Dagonvuiyan, 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>LUTFORNESSA</b>
(iii) Father's name	:	<b>MD:HUMAYON KOBIR</b>
(iv) GB member's info	:	Branch:Dagonbhuyain, Centre # 21 (Female), Member ID: 7115, Group No: 03 Member since:2007-2012 ( 05 Years) First loan: BDT 5,000/- Existing loan: BDT 8,000 Outstanding loan: 0
Further Information:		
(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	:	10 years experience in running business. 09 Years in own business. He has 01year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822485663
Family's Contact No.	:	01933504898
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LUTFORNESSA** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARIF REFRIGERATION</b>
Location	:	Masjid road, Boyragir hat, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 325,000/-
Financing	:	Self BDT 275,000/- (from existing business) 85% Required Investment BDT 50,000/- (as equity) 15%
Present salary/drawings from business(estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Frege axosorige sells.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by the entrepreneur himself. He has 02 employee.</li> <li>▪One will be appointed after getting equity money</li> <li>▪ The shop is rented.</li> <li>▪ Collects goods from Feni.</li> <li>▪ Agreed grace period is 3 months.</li> </ul>

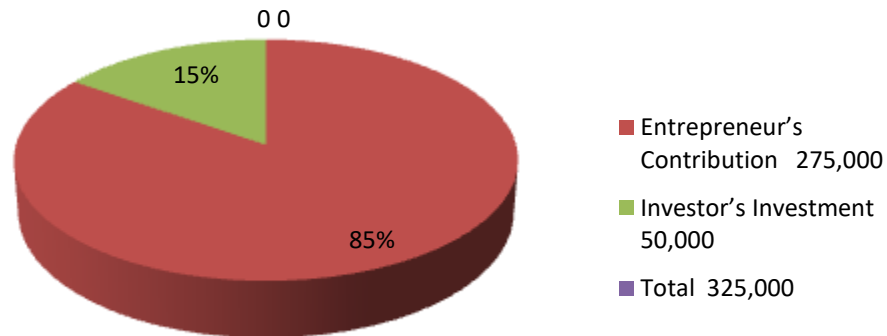
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Frege axosorige sells.	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Frege axosorige sells	3200	96000	1152000
<b>Total variable Expense (B)</b>	3200	96000	1152000
<b>Contribution Margin (CM) [C=(A-B)]</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		1600	19200
Electricity bill		1000	12000
Transportation		300	3600
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		19100	229200
<b>Net Profit (E)= [C-D]</b>		4900	58800

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Freege	10	10000	100000	0	0	0	100000
I.P.S	0	0	150000	0	0	50000	200000
security	0	0	25000	0	0	0	25000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>275000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>325,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Frege axosorige sells.	5800	174000	2088000	2192400	2302020
<b>Total Sales (A)</b>	5800	174000	2088000	2192400	2302020
<b>Less Variable Expense</b>					
Frege axosorige sells.	4640	139200	1670400	1753920	1841616
<b>Total variable Expense (B)</b>	4640	139200	1670400	1753920	1841616
<b>Contribution Margin (CM) [C=(A-B)</b>	1160	34800	417600	438480	460404
<b>Less Variable Expense</b>					
Rent		1600	19200	19200	19200
Electricity bill		1500	18000	18200	18400
Transportation		500	6000	6200	6400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		15000	180000	180000	180000
Entertainment		300	3600	3600	3600
Guard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		25000	300000	300600	301200
<b>Net Profit (E)= [C-D]</b>		9800	117600	137880	159204
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	117600	137880	159204
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		97,600	215,480
	<b>Total Cash Inflow</b>	167,600	235,480	374,684
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
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	97,600	215,480	354,684

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 10 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



















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