

Proposed NU Business Name: **CEAR REFRIJARETION SERVICE**



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Project verified by: Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAMUNUR RASHID
Age	:	17/04/1995(22Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	01 Brather 01 Sister
Address	:	Vill: Arkaim P.O: Takia bazar 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	:	REJIYA AKTER
(iii) Father's name	:	MD IBRAHIM
(iv) GB member's info	:	Branch: Charmajlishpur, Centre # 70/(Female), Member ID: 6479, Group No: 04 Member since: 10-10-2010(07Years) First loan: BDT 7,000/-
Further Information:		Existing loan: BDT 35,000/- Outstanding loan: BDT18060/-
(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	:	05 Years Experience 05 In Running Business. He has 02 Years Training
Other Own/Family Sources Of Income	:	None
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01734-763777
Mother's Contact No.	:	01835-913014
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAJIA AKTHER joined Grameen Bank since 07 years ago. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

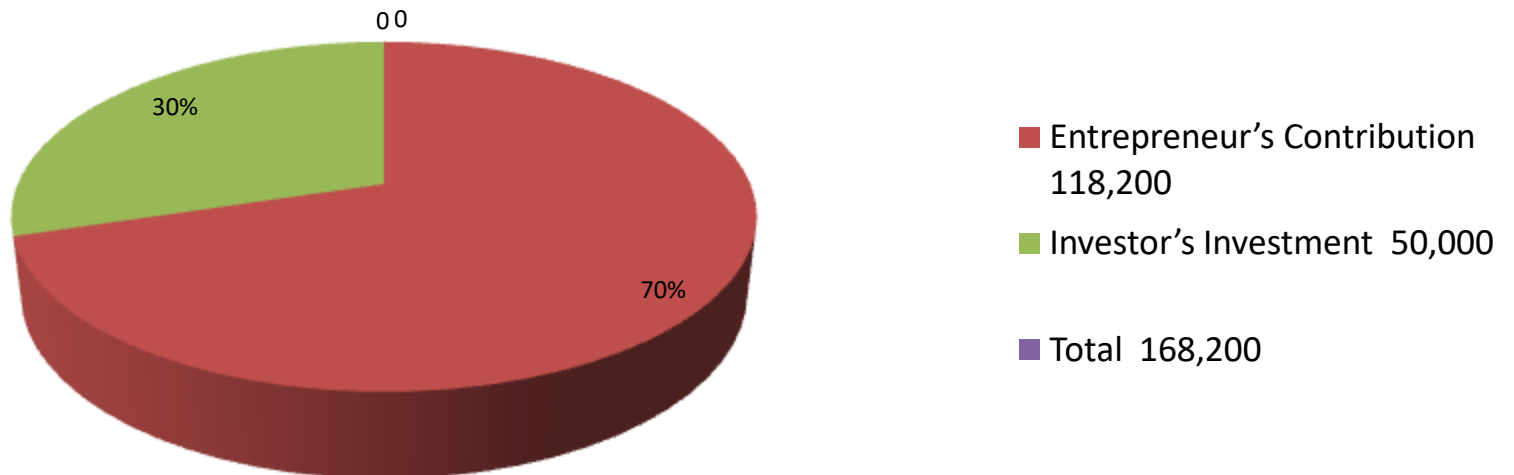
Business Name	:	CEAR REFRIJARETION SERVICE
Location	:	Hospitalget,sonagazi, Feni.
Total Investment In BDT	:	Bdt 168,200/-
Financing	:	Self BDT 118,200/- (From Existing Business)89% Required Investment Bdt,50,000(as Equity) 11%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	80,000
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Compesar,Gass Silinder,Capaceter,Stabolaijer & others. ▪Average 15% 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
Revnue (Sale)			
Gass silinder,stabolaijer,capaceter & Others	4500	135000	1620000
	0	0	0
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Gass silinder,stabolaijer,capaceter & Others	3825	114750	1377000
Total Variable Expense	3825	114750	1377000
Contributon Margin (CM) [C=(A-B)]	675	20250	243000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		700	8400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		12700	152400
Net Profit (E)= [C-D]		7550	90600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Gass silinder	2	9,000	18,000	0	0	8,600	26,600
Comesar	4	6,000	24,000	2	6,000	12,000	36,000
Mitar	5	3,000	15,000	0	0	0	15,000
Tharmostate	4	600	2,400	0	0	0	2,400
Cangass	7	400	2,800	0	0	0	2,800
Canstar	3	500	1,500	0	0	0	1,500
Capaceter	15	1,800	27,000	8	1,800	14,400	41,400
Stabolaijer	3	2,500	7,500	6	2,500	15,000	22,500
Others			5,000			0	5,000
Security			15,000				15,000
Total	43	23800	118,200	16	10,300	50,000	168,200



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Gass silinder,stabolaijer,capaceter & Others	5500	165000	1980000	2079000	2182950
Plate var,Var,Anggel & Others	0	0	0	0	0
Total Sales(A)	5500	165000	1980000	2079000	2182950
Less Variable Expense (B)					
Gass silinder,stabolaijer,capaceter & Others	4675	140250	1683000	1767150	1855508
Total Variable Expense	4675	140250	1683000	1767150	1855508
Contributon Margin (CM) [C=(A-B)]	825	24750	297000	311850	327443
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		700	8400	8700	9000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12700	152400	153100	153815
Net Profit (E)= [C-D]		12050	144600	151830	159422
Investment Pay Back			20,000	20,000	20,000

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	144,600	151830	159421.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		124600	256430
	Total Cash Inflow	194,600	276,430	415,852
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	124,600	256,430	395,852

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Hospitalgate, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







