

A Nobin Udyokta Project

Proposed NU Business Name : UNIQUE REFRERGERATION



NU Identified, Verified and PP Prepared by

:

Md.Nazrul Islam

Presented by
Mizanur Rahman

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Mizanur Rahman
Age	:	02-05-1983 (33 years)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 brother, 3 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Samsun Nahar
(iii) Father's name	:	Mr. Shamsul Haque
(iv) GB member's info	:	Branch: Porcoat- Chatkhil , Centre: 58/M Group-01, Loanee no-1641/1 Member since: 14-10-2002, First loan: Tk. 5,000 Existing loan: Tk. 20000, Outstanding: Tk.10293
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN,	:	N/A
(ix) Others	:	N/A
Education	:	Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Fridge, air cooler, mechanics, Thai bar & Glass Business
Trade License No	:	840
Business Experiences	: :	14 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT- Ramgonj Unit ,Laxmipur
NU Contact Info		Md. Mizanur Rahman Mobile No- 01711463196

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2002 (12years). At first she took a loan of 5,000 taka from Grameen Bank. NU use GB Loan in his Business. NU expanded his existing business with GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	UNIQUE REFRIGERATION
Address/ Location	:	Jononi Bus stand, Ramgonj, Laxmipur .
Total Investment in BDT	:	600000
Financing	:	Self BDT 300000 (from existing business) - 50 % Required Investment BDT 300,000 (as equity) 50 %
Present salary/drawings from business (estimated)	:	8000
Proposed Salary	:	8000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	(1)	(2)	(1+2)
Investments in different categories:			
(i) Present stock items:			
Advance-	100000		
Accessories- for work	10000		
(ii) Gas cylinder(600) *02	10000		
Gas Cylinder (12)*01	5000		
Gas Cylinder (34) *02	15000		
Gas Cylinder (22)*01	10000		
Compressor (For sale) 20 p	40000		
Class Motor " 02 p	10000		
pump Motor " 04 p	10000		
Ceiling Fan " 10 p	10000		
Old Refrigerator for sale (08)	40000		
Blender Machine,1/4 pipe,	10000		
Motor cycle & Television	30000		
	300000		
(ii) Proposed investment :			
Thai bar 3 outer top & bottom (21)	30*1800 = 54000		
" " 3 outer side " (21)	30* 1300 = 39000		
" " 3 shutter top & bottom (21)	30*1400 =42000		
Thai bar 3 shutter lock & Inter lock (21)	30* 1400= 42000		
" 3 shutter sliding fixed & Divider(21)	30* 1100 =33000		
" " 3 Muck cover (21)	30*750 =22500		
		300000	
Thai Glass various size & Thickness	=67500		
Total Capital	300000	300000	600000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income from ,sale Repaired old refrigerator , Compressor, Motors , Electric Fan etc.	100000	1200000
<i>Less: Cost of sales</i>	80000	960000
Profit	20000	240000
Income from - Repairing ,Servicing & other Thai works	15000	180000
Gross Profit (C)	35000	420000
<i>Less: Operating Costs</i>		
Electricity bill	700	8400
Generator bill	150	1800
Shop Rent	4000	48000
Night Guard bill	100	1200
Meals for Staff	1000	12000
Mobile bill	500	6000
Present salary/Drawings- self	8000	96000
Present salary-Employee (2)	6000	72000
Others (entertainment, transport, fees etc)	500	6000
Non Cash Item:		
Depreciation Expenses(20%of 80000)	1333	15996
Total Operating Cost (D)	22283	267396
Net Profit (C-D):	12717	152604

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3	(BDT)
	Monthly	Yearly	Monthly	Yearly	Monthly	yearly
Estimated Sales income from , sale old Refrigerator, Compressor, motors ,Electric Fan , Thai glass, bar, & Another fittings	120000	1440000	140000	1680000	150000	1800000
<i>Less: cost of sales</i>	96000	1152000	112000	1344000	120000	1440000
Profit	24000	288000	28000	336000	30000	360000
Income from ,Servicing, Repairing ,& Thai works	20000	240000	20000	240000	20000	240000
Gross Profit (C)	44000	528000	48000	576000	50000	600000
<i>Less: Operating Costs</i>						
Electricity bill	700	8400	800	9600	800	9600
Generator bill	150	1800	200	2400	200	2400
Shop Rent	4000	48000	4000	48000	4000	48000
Night Guard bill	100	1200	100	1200	100	1200
Meals for Staff (3)	1000	12000	1500	18000	1500	18000
Mobile Bill (SMS & Reporting inclusive)	500	6000	500	6000	500	6000
Proposed Salary- Self	8000	96000	8000	96000	8000	96000
Proposed Salary- Staff (2)	6000	72000	7000	84000	7000	84000
Others (entertainment, transport & other)	500	6000	1000	12000	1000	12000
Non Cash Item:						
Depreciation Expenses(20% of 80000)	1333	15996	1333	15996	1333	15996
Total Operating Cost (D)	22283	267396	24433	293196	24433	293196
(Net Profit C-D) :	21717	260604	23567	282804	25567	306804
Payback to GT		120000		120000		120000
Retained Income		140604		162804		186804

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000	-	-
1.2	Net Profit	260604	282804	306804
1.3	Depreciation (Non cash item)	15996	15996	15996
1.4	Opening Balance of Cash Surplus	-	146307	325107
	Total Cash Inflow	576600	445107	647907
2.0	Cash Outflow			
2.1	Purchase of Product	300,000	-	-
2.2	Payment of GB Loan	10293	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120000	120000
	Total Cash Outflow	430293	120000	120000
3.0	Net Cash Surplus	146307	325107	527907

SWOT ANALYSIS

STRENGTH

- **Skilled & 13 years experience**
- **Well known in local areas**

WEAKNESS

- **Opponent in same areas**
- **Credit sale**

OPPORTUNITIES

- **Center point for business holders**
- **Beside Main Road**
- **Near bus stand**

THREATS

- **Fire**
- **Theft**
- **Political unrest**









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Presented at GT's 4th
Internal Design Lab
on March 9, 2015 at Grameen Trust



For more information
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