

A Nobin Udyokta Project

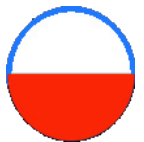
Proposed NU Business Name : UTTARA REFREGERATION



NU Identified and PP Prepared &
Verified by :
Md.Nazrul Islam

Presented by
Md. Aminul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Aminul Islam (Shapon)
Age	:	07-03-1995 (19 years)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	01 brother, 2- 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	:	Late Nur Alom
(iv) GB member's info	:	Branch: Sonapur -Ramgonj, Centre: 50/M ,
	:	Group-05, Loanee no-5166/1
	:	Member since: 09-05-11, First loan: Tk. 10,000
Further Information:	:	Existing loan: Tk.=12000, Outstanding: Tk.=8040/
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A

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

Present Occupation	:	Business Trade License No: 830
Business Experiences	:	04 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 .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2011 (3 years). At first she took a loan of 10,000 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	:	UTTARA REFRIGERATION
Address/ Location	:	Sonapur, chitoishi Road, Sonapur, Ramgonj, Laxmipur.
Total Investment in BDT	:	350000/
Financing	:	Self BDT 150000 (from existing business) - 43 % Required Investment BDT 200,000 (as equity) 57 %
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

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales (A) from ,sale Repaired old refrigerator , Compressor, Motors , Electric Fan etc.	50000	600000
<i>Less: Cost of sales (B)</i>	40000	480000
Nit Income	10000	120000
Income from - Repairing ,Servicing & others	15000	180000
Gross Profit (C) [C=(A-B)]	25000	300000
<i>Less: Operating Costs</i>		
Electricity bill	500	6000
Generator bill	150	1800
Shop Rent	1500	18000
Night Guard bill	100	1200
Meals for Staff	1000	12000
Mobile bill	500	6000
Present salary/Drawings- self	8000	96000
Present salary-Employee (1)	6000	72000
Others (FEE)	500	6000
Non Cash Item:		
Depreciation Expenses(20%)	725	8700
<i>Total Operating Cost (D)</i>	18975	227700
Net Profit (C-D):	6025	72300

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
(i) Present stock items:			
Advance-	18000		
Accessories- for work	10000		
(ii) Gas cylinder(600) *04	15000		
Gas Cylinder (12)*01	8000		
Gas Cylinder (34) *02	15000		
Gas Cylinder (22)*02	10000		
Compressor (For sale) 06 p	15000		
Class Motor “ 02 p	10000		
pump Motor “ 04 p	10000		
Selling Fan “ 04 p	4000		
Old Refrigerator for sale (07)	35000		
	150000		
(ii) Proposed investment :			
(iii) Compressor 10 p	40000		
1/4 Pipe (10 Coil)	25000		
Condressar (9,10,11 Lair)	40000		
Cooling Over Load Hitter	20000		
Timer /	20000		
Rile Overload	20000		
coil Wire (22,24,26,34)	25000		
Otto Switch & others	10000		
		200000	
Total Capital	150000	200000	350000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3	(BDT)
	Monthly	Yearly	Monthly	Yearly		
Estimated Sales (A) income from , sale old Refrigerator, Compressor, motors ,Electric Fan etc.	70000	840000	75000	900000	80000	960000
<i>Less: cost of sales (B)</i>	56000	672000	60000	720000	64000	768000
Profit	14000	168000	15000	180000	16000	192000
Income from ,Servicing, Repairing , etc	18000	216000	20000	240000	20000	240000
Gross Profit (C) [C=(A-B)]	32000	384000	35000	420000	36000	432000
<i>Less: Operating Costs</i>						
Electricity bill	500	6000	600	7200	600	7200
Generator bill	150	1800	200	2400	200	2400
Shop Rent	1500	8400	1500	8400	1500	18000
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 (1)	6000	72000	7000	84000	7000	84000
Others (fee)	500	6000	500	6000	500	6000
Non Cash Item:						
Depreciation Expenses(20%)	725	8700	725	8700	725	8700
<i>Total Operating Cost (D)</i>	18975	227700	20625	247500	20625	247500
(Net Profit C-D) :	13025	156300	14375	172500	15375	184500
Payback to GT		80000		80000		80000
Retained Income:		76300		92500		104500

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>SI #</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	200000		
1.2	Net Profit (Ownership Tr. Fee added back)	156300	172500	184500
1.3	Depreciation (Non cash item)	8700	8700	8700
1.4	Opening Balance of Cash Surplus		76960	178160
	Total Cash Inflow	365000	258160	371360
2.0	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan	8040		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80000	80000
	Total Cash Outflow	288040	80000	80000
3.0	Net Cash Surplus	85000	178160	291360

SWOT ANALYSIS

STRENGTH

- **Skilled & 4 years experience**
- **Well known in local areas**

WEAKNESS

- **Opponent in same areas**

OPPORTUNITIES

- **Center point for business holders**
- **Beside Main Road**

THREATS

- **Fire**
- **Theft**





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For more information

Grameen Trust

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