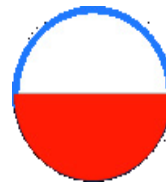


*A Nobin Udyokta Project*

# Mehedi Refrigerator and Workshop



**NU Identified and PP Prepared by :  
Md Sohrab Hossain Hajigonj Unit**



Presented by  
Md. Jahirul Islam

**GRAMEEN TRUST**

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

<b>Name</b>	:	<b>Md Jahirul Islam</b>
<b>Age</b>	:	<b>12-02-1985(31years)</b>
<b>Marital status</b>	:	<b>Married</b>
<b>Children</b>	:	<b>01 Son and 01 daughter</b>
<b>No. of siblings:</b>	:	<b>04 brothers &amp; 03 Sisters.</b>
<b>Parent's and GB related Info</b>		
<b>(i) Who is GB member</b>	:	<b>Mother</b> <input checked="" type="checkbox"/> <b>Father</b> <input type="checkbox"/>
<b>(ii) Mother's name</b>	:	<b>Masuma Begum</b>
<b>(iii) Father's name</b>	:	<b>Late Abdur Rob</b>
<b>(iv) GB member's info</b>	:	<b>Member since: 13-06-1993 to 10/02/2008</b> <b>Branch:- Tamta Shahrasty Centre No.- 28/M,</b> <b>Loanee no.- 2585 First loan: Tk.5,000</b>
<b>Further Information:</b>		
<b>(v) Who pays GB loan installment</b>	:	<b>N/A</b>
<b>(vi) Mobile lady</b>	:	<b>N/A</b>
<b>(vii) Grameen Education Loan</b>	:	<b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF etc..</b>	:	<b>N/A</b>
<b>(ix) Others</b>	:	<b>N/A</b>
<b>Education, till to date</b>	:	<b>H.S..C</b>

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

<b>Present Occupation</b>	<b>:</b>	<b>Workshop Business.</b>
<b>Trade License No:</b>		
<b>Business Experiences</b>	<b>:</b>	<b>12 years</b>
<b>NU CONTACT NO</b>		<b>01620561478</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>wo brothers (Rajmistri) ,one brother (furniture business), Father (business).</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT Hajigonj Unit Office, Chandpur.</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

**NU's mother has been a member of GB from 13/06/1993 to 10/02/2008 (15years). At first she took a loan amount of Tk. 5000 from Grameen Bank. NU used this loan for his business inception and development. He also increased his asset from the business. They Gradually increased their economic condition through the GB loan.**

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	<b>:</b>	<b>Mehedi Refrigerator and Workshop</b>
<b>Address/ Location</b>	<b>:</b>	<b>Rampur Bazar Hajigonj, Chandpur.</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>235,000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT :160000 (from existing business) - 68%</b> <b>Required Investment BDT : 75,000 (as equity)- 32%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>7000</b>
<b>Proposed Salary</b>		<b>8000</b>
<b>i. Proposed Business % of present gross profit margin</b>	<b>:</b>	<b>20%</b>
<b>ii. Estimated % of proposed gross profit margin</b>	<b>:</b>	<b>20%</b>
<b>iii. Agreed grace period</b>	<b>:</b>	<b>02 months</b>
<b>iv. In future risk mgt. plan (from fire, disaster etc.)</b>	<b>:</b>	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
<b>Sales</b>	3000	90000	1080000
<b><i>Less: Cost of sales</i></b>	2250	67500	810000
<b>Profit [A]</b>	750	22500	270000
<b><i>Less: Operating Costs</i></b>			
<b>Electricity bill</b>		1500	18000
<b>Shop Rent</b>		1500	18000
<b>Night Guard bill</b>		100	1200
<b>Mobile bill</b>		300	3600
<b>Present salary/Drawings- self</b>		7000	84000
<b>Present salary Employ (01)</b>		2000	24000
<b>Others (fees, transport etc)</b>		200	2400
<b>Non Cash Item:</b>			
<b>Depreciation Expenses (5000x15%)</b>		62	750
<b><i>Total Operating Cost (D)</i></b>		<b>12662</b>	<b>151944</b>
<b>Net Profit (C-D):</b>		<b>9838</b>	<b>118056</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Investments in different categories:</b>	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
Present stock items:			
Stock items	<b>105,000</b>		<b>160000</b>
Furniture	<b>5,000</b>		
Advance	<b>50,000</b>		
<b>Proposed Items:</b>		<b>75,000</b>	<b>75,000</b>
<b>Total Capital</b>	<b>160000</b>	<b>75,000</b>	<b>235,000</b>

# Present and Proposed Items

<b>Present Stock items0</b>	
<b>Product name with quantity</b>	<b>Amount</b>
Refrigerator(10)	70000
Compressor(4)	20000
Color mechine(1)	5000
Parts	10000
<b>Total Present Stock</b>	<b>105000</b>

<b>Proposed Stock Item</b>	
<b>Product name with quantity</b>	<b>Amount</b>
Refrigerator(10)	50,000
Compressor(4)	15,000
Parts	10,000
<b>Total Proposed Item</b>	<b>75,000</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Sales</b>	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
<b>Less: Cost of sales</b>	3000	90000	1080000	3375	101250	1215000	3750	112500	1350000
<b>Profit (25%)</b>	1000	30000	360000	1125	33750	405000	1250	37500	450000
<b>Less: Operating Costs</b>									
<b>Electricity bill</b>		1500	18000		1550	18600		1600	19200
<b>Shop Rent</b>		1500	18000		1500	18000		1500	18000
<b>Generator bill</b>									
<b>Night Guard bill</b>		100	1200		100	1200		100	1200
<b>Mobile bill</b>		400	4800		450	5400		500	6000
<b>Present salary- self</b>		8000	96000		8000	96000		8000	96000
<b>Present salary Employee</b>		2000	24000		2500	30000		3000	36000
<b>Others</b>		200	2400		250	3000		300	3600
<b>Depreciation Expenses</b>		62	744		62	744		62	744
<b>Total Operating Cost (E)</b>		13762	165144		14412	172944		15062	180744
<b>Net Profit</b>		16238	194856		19338	232056		22438	269256
<b>Gt payback</b>		30,000			30,000			30,000	
<b>Retained Income:</b>		16,856			202,056			239,256	

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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
<b>1.1</b>	<b>Investment Infusion by Investor</b>	75,000	0	0
<b>1.2</b>	<b>Net Profit</b>	194,856	232056	269256
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	744	744	744
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		165,600	368,400
	<b>Total Cash Inflow</b>	270,600	398,400	638,400
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	<b>Purchase of Product</b>	75,000		
<b>2.2</b>	<b>Payment of GB Loan*</b>	0	0	0
<b>2.3</b>	<b>Investment Pay Back</b>	30,000	30,000	30,000
	<b>Total Cash Outflow</b>	105,000	30,000	30,000
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>165,600</b>	<b>368,400</b>	<b>608,400</b>

# **SWOT ANALYSIS**

## **STRENGTH**

- Availability of Products Sourcing.
- Others (beyond family):
- Environment-Friendly.
- Skilled & 12 Years of Experience
- Maintaining High Standard in local areas.

## **WEAKNESS**

- Opponent in same areas
- Strike
- Credit sale

## **OPPORTUNITIES**

- Expansion Of Business
- To acquire financial solvency

## **THREATS**

- Theft
- Political unrest
- Fire



TECUMSEH  
COMPRESSOR  
www.limtd.com

TECUMSEH  
COMPRESSOR



TECUMSEH  
COMPRESSOR

01857619450



90700116-295













TECUMSEH  
COMPRESSOR  
www.tmbd.com

**For more information**

**Grameen Trust**

**Phone No : 9017038**

**Md Jahirul Islam**

**Cell No 01620561478**

