

A Nobin Udyokta Project

Proposed NU Business Name : **MAA REFRIGERATION**

বিসমিল্লাহির রাহমানির রাহীম

প্রোঃ শেখ মোঃ রানা

01715-905255
01813-963650

মা রিফ্রিজারেশন এন্ড মোটর ওয়ার্কসপ

এখানে ফ্রিজ, এয়ারকন্ডিশন, পাম্প মোটর, ফ্যান, ইত্যাদি দক্ষ কারিগর দ্বারা যত্ন সহকারে মেরামত এবং পার্টস পাইকারী ও খুচরা বিক্রয় করা হয়।

জামতলী বাজার, রামগঞ্জ, লক্ষ্মীপুর

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

Presented by:
Shak Md. Taslim Uddin (Rana)

GRAMEEN TRUST



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

Present Occupation	:	Business Trade License No: 31
Business Experiences	:	05 years Worked in a workshop for 2 years (in Dhaka)
Other Own/Family Sources of Income	:	Father (Fisheries & Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	Grameen Trust Ramgonj Unit, Lakshmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2008 (7 years). At first she took a loan of 10,000 taka from Grameen Bank. Her Husband started and expanded his business with GB Loan. They bought new home from the income of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Maa Refrigeration
Address/ Location	:	Jamtoli Bazar, Ramgonj, Lakhsnipur .
Total Investment in BDT	:	2,84,000/
Financing	:	Self BDT 1,34,000 (from existing business) - 47 % Required Investment BDT 1,50,000 (as equity) 53 %
Present salary/drawings from business (estimated)	:	5,000
Proposed Salary	:	8,000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		6 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income from ,B-kash, sale old refrigerator & Repairing verities machineries	15,000	1,80,000
Gross Profit (C) [C=(A-B)]	15,000	1,80,000
Less: Operating Costs		
Electricity bill	500	6,000
Shop Rent	700	8,400
Meals for Staff	1,000	12,000
Mobile bill	500	6,000
Present salary/Drawings- self	5,000	60,000
Present salary-Employee (1)	1,000	12,000
Others (Chada)	500	6,000
Non Cash Item:		
Depreciation Expenses (20%)	733	8,796
Total Operating Cost (D)	9,933	1,19,196
Net Profit (C-D):	5,067	60,804

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present items: Advance- 10,000 Cash in B-kash 60,000 Accessories- 10000 Gas cylinder (03) 30000 Mini I.P.S 4000 Old Refrigerator for sale (02) 20000	134,000		
(ii) Proposed investment : Cash for B-kash 60000 Purchase old refrigerator (approx 3) 27000 Accessories- 10000 Big Gas cylinder with oxygen cylinder 35000 Air pressure machine 18000		150,000	
Total Capital	134,000	150,000	284,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales- income from ,Bikash, old refrigerator sale, & repairing old refrigerator	24,000	288000	26400	316800
Gross Profit (C)	24,000	288,000	26,400	316,800
Less: Operating Costs				
Electricity bill	500	6,000	600	7,200
Shop Rent	700	8,400	700	8,400
Mobile Bill (SMS & Reporting inclusive)	500	6,000	500	6,000
Proposed Salary- Self	8,000	96,000	8,000	96,000
Proposed Salary- Staff (1)	3,000	36,000	4,000	48,000
Others (chada)	500	6000	500	6,000
Non Cash Item:				
Depreciation Expenses(20%)	1,617	19,404	1,617	19,404
Total Operating Cost (D)	14,817	1,77,804	15,917	1,91,004
(Net Profit C-D) :	9,183	1,10,196	10,483	1,25,796
Payback to GT		90,000		90,000
Retained Income:		20,196		35,796

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,50,000	-
1.2	Net Profit	1,10,196	1,25,796
1.3	Depreciation (Non cash item)	19,404	19,404
1.4	Opening Balance of Cash Surplus	-	39,600
	Total Cash Inflow	2,79,600	1,84,800
2.0	Cash Outflow		
2.1	Purchase of Product	1,50,000	-
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	2,40,000	90,000
3.0	Net Cash Surplus	39,600	94,800

SWOT ANALYSIS

STRENGTH

- Skilled & 5 years experience
- Well known in local area

WEAKNESS

- Less stock
- Electricity problem

OPPORTUNITIES

- Center point of business holders
- Beside Main Road

THREATS

- Fire
- Theft



শ্রোঃ শেখ মোঃ রানা

মা রিফ্রিজারেশন

এন্ড মোটর ওয়ার্কসপ

এখানে ফ্রিজ, এয়ারকন্ডিশন, পাম্প, মটর, ফ্যান
ইত্যাদি দক্ষ কারিগর দ্বারা যত্ন সহকারে মেরামত
এবং পার্টস পাইকারী ও খুচরা বিক্রয় করা হয়।

জামতলী বাজার, রামগঞ্জ, লক্ষ্মীপুর।
মোবা : ০১৭১৫৯০৫২৫৫, ০১৮১৩৯৬৩৬৫০



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For more information

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