### A Nobin Udyokta Project: Al-Amin Oil & Rice Mill



Project by: Md. Arif Hossen

Identified by- Md. Shahad Ali Sapon Assistant Unit Manager (Manikganj Unit) Verified By: Md. Nazmul karim Manikganj Unit Area 3

**GRAMEEN TRUST** 



### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	••	Md. Arif Hosen
Age	••	23 Years
Marital status	••	Married
Children	••	02 Sons
No. of siblings:	••	Brother-02, Sister-02
Parent's and GB related Info		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	Asma Begum
(iii) Father's name	:	Md. Mainuddin
(iv) GB member's info	:	Branch: Choto Ghior
		Centre: 5/M, Group no: 06 Loanee: 7092
		Member since, 2001 First loan: 5,000
Further Information:		Existing loan: 30,000 Outstanding: 28,680
(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
(ix) Others		
Education	:	Eight

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

Present Occupation	:	Oil & Rice Business
Trade License no		262 / 2016-17
Business Experience	:	05 years
And Training Info	:	-N/A
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01845960993
NU Project Source/Reference	:	Manikgonj Unit

### BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2001(15 years). At first She/he took 5,000 taka from GB. First GB loan invested NU's business and expanded his business. NU's family gradually improved their living standard by using GB loan.

### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Al-Amin Oil & Rice Mill
Address/ Location	:	Sorupai Bazar, Manikgonj.
Total Investment in BDT	:	3,51,800
Financing	:	Self BDT 2,51,800 (from existing business) 72% Required Investment BDT 1,00,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		8,000
Proposed Business  (i) % of present gross  profit margin  (ii) Estimated % of	:	40%
proposed gross profit margin (iii) Agreed grace period		40% 05 Months

### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories	(1)	(2)	(1+2)
Present Stock Items:  Goods: 2,51,	<b>00</b> 2,51,800		2,51,800
Proposed items:		1,00,000	1,00,000
Total Capital	2,51,800	1,00,000	3,51,800

### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock item	าร
Product name with quantity	Amount
gUi (30 nm©)	65,000
‰Zj Gi Mvwb	40,000
av‡bi njvi	15,000
AvUvi njvi	20,000
gwiP njvi	20,000
AvZK PvD‡ji njvi	28,000
†gwk‡bi †ivjvi(5000*5)	25,000
†gwkb wdZv (1000*5)	5,000
mwilv (10 gb*1800)	18,000
my U gwiP (20 †KwR *150)	3,000
njy` (80 †KwR *160)	12,800

Proposed items	
Product Name with quantity	Amount
mwilv (30 gb*1800)	55,000
gwiP	10,000
njy`	10,000
Ni †givgZ I †g‡S cvuKv KiY	15,000
†gwkb †givgZ	10,000
Total Proposed Stock	1,00,000

### INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business	s (BDT)
Particulars	Daily	Monthly	Yearly
Sales (A)	2,000	60,000	7,20,000
Less: Cost of sales (B)	1200	36,000	4,32,000
Profit (C) [C=(A-B)] 40%	800	24,000	2,88,000
Less: Operating Costs			
Electronic bill		7066	84,792
Shop Rent (Self)		-	-
Mobile bill		300	3,600
Present salary/Drawings- self		8,000	96,000
Present salary/ Drawing –Staff		-	-
Conveyance or Transport		1,000	12,000
Others cost ((fees, Entertainment, TL renew)		500	6000
Non Cash Item:			
Depreciation Expenses (2,18,000*13%)		2,362	28,340
Total Operating Cost (F)		19,228	2,30,732
Net Profit (E-F):		4,772	57,268

### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Dortiouloro		Year 1 (B	DT)	•	Year 2 (B	DT)	Year 3 (BDT)					
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly			
Sales (A)	2,500	75,000	9,00,000	3,000	90,000	10,80,000	3,500	1,05,000	12,60,000			
Less: Cost of Sale (B)	1,500	45,000	5,40,000	1,800	54,000	6,48,000	2,100	63,000	7,56,000			
Profit (A-B)=(C) 40%	1,000	30,000	3,60,000	1,200	36,000	4,32,000	1,400	42,000	5,04,000			
Less: Operating Costs												
Electronic bill		7,500	90,000		8,000	96,000		8,500	10,2000			
Shop Rent		-	-		-	-		-	-			
Mobile bill		400	4,800		500	6,000		600	7,200			
Present salary self		8,000	96,000		8,000	96,000		8,000	96,000			
Present salaryStaff-		-	-		-	-		-	-			
Conveyance or Transport		1,100	13,200		1,200	14,400		1,300	15,600			
Others cost (fees, Entertainment, TL renew)		600	7,200		750	9,000		1,000	12,000			
Non Cash Item:												
Dep. Exp. (2,18,000*13%)		2,362	28,340		2,362	28,340		2,362	28,340			
Total Operating Cost		19,962	2,39,540		20,812	2,49,740		21,762	2,61,140			
Net Profit (C-D) = (E)		10,038	1,20,460		15,188	1,82,260		20,238	2,42,860			
GT payback			40,000			40,000			40,000			
Retained Income:		80,460	)		1,42,26	60		2,02,860				

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	1,20,460	1,82,260	2,42,860
1.3	Depreciation (Non cash item)	28,340	28,340	28,340
1.4	Opening Balance of Cash Surplus	-	80,120	2,50,720
	Total Cash Inflow	2,48,800	2,90,720	5,21,920
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan	28,680		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,68,680	40,000	40,000
3.0	Net Cash Surplus	80,120	2,50,720	4,81,920

### **SWOT Analysis**

### Strength

- ➤ Availability of Products Sourcing.
- ➤ Skilled & 05 Years of Experience
- Position of shop beside Mohadebpur & Shibaloy road.

### WEAKNESS

- ➤ Opponent in same areas
- > Strike
- ➤ Lack of Capital

### **O**PPORTUNITIY

- > Expansion Of Business
- > To acquire financial solvency

### THREATS

- > Fire
- > Theft







































#### গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র



arianter Boyer

নাম: মোঃ আরিফ হোসেন Name:Md. Arif hossen

পিতা:মোঃ মাইনুদ্দিন

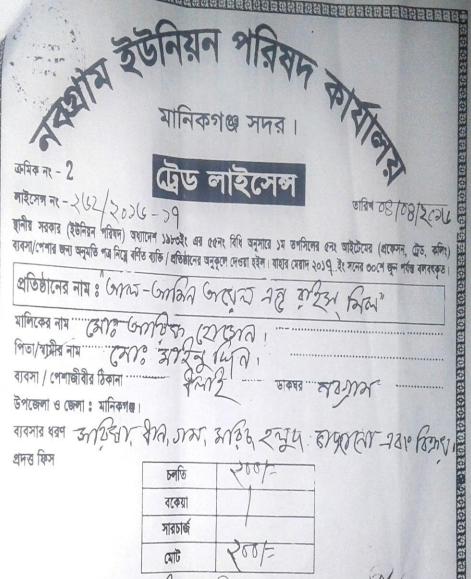
মাতা: আছমা বেগম

Date of Birth: 07 Feb 1993

ID NO: 5614687194809

নেই ফার্ডটি গণগুলামনী বালোদেশ সরকারের সম্পত্তি। কার্ডট ব্যবহারকারী ব্যক্তিত জন্য
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ঠিকানা: প্রাম/রাজ্য: ধলাই, নওগাও, ডাকঘর: নবগ্রাম - ১৮০০, মানিকগজ্ঞ
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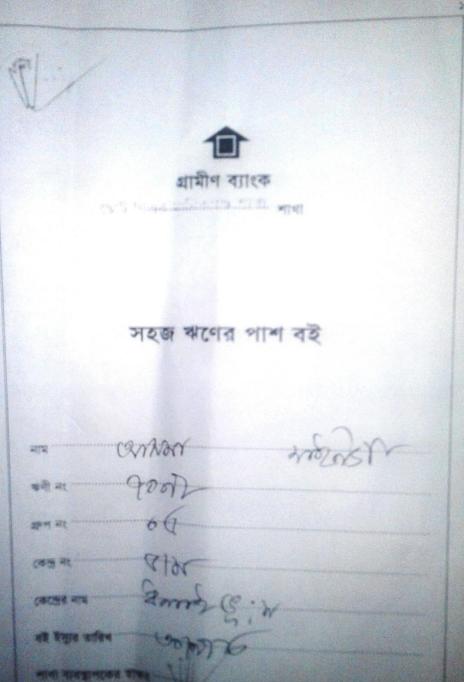


क्यात्र : दूर की उटिशाल भाव

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# Presented at ...... Internal Design Lab on ...... 2015 at GT

