A Nobin Udyokta Project Al Amin Motso Khamar



Project by :Md.Al-Amin Shekh Identified by : Solayman Hossain Verified By: Shaiful Islam Madaripur Unit, Madaripur Anchal-6 GRAMEEN TRUST



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BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md.Al-amin Shekh
Age	:	01/05/1997 (20 Years 10 Months)
Marital status	:	Unmarried,
Children	:	
No. of siblings:	:	4 Brothers 1 sister
<i>Parent's and GB related Info</i> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	::	Mother Halani Begum Md.Kasem Shekh Member since:2007 Branch: Mostofapur, Centre no.16/m, Group: 06 Loanee No. 1953 First Ioan: Tk. 10,000 Total Amount Received: Tk. 1,00,000/- Existing Ioan: 00 Outstanding:00
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others		N/A N/A N/A N/A
Education, till to date	:	H.S.C



Present Occupation	:	Business
Trade License Number	:	44
Business Experiences	•	5 years.
Other Own/Family Sources of Income	•	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01964-700480
NU Project Source/Reference	:	Madaripur Unit Office.Madaripur

NU's mother has been a member of Grameen Bank (GB) Since 2007. At first his mother took a loan amount BDT 10,000 from Grameen Bank. She Invested the money in her Husband's business. She gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	AI-Amin Motso Khamar
Address/ Location	:	Deb Bag,Gotokmaji,Mostofapur,Madaripur.
Total Investment in BDT	:	2,00,000/=
Financing	:	Self BDT : 1,50,000/= (from existing business) 75% Required Investment BDT : 50,000/= (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	50% 50%
Agreed grace period	:	8 Installments

EXISTING BUSINESS OPERATIONS Info.

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Particulars		Existing Business (BDT)			
	Daily	Monthly	Yearly		
Sales (A)		24,000	2,88,000		
Less: Cost of sales (B)		12,000	1,44,000		
Gross Profit C=(A-B)		12,000	1,44,000		
Less: Operating Costs					
Mobile bill		300	3,600		
Present salary/Drawings- self		7,000	84,000		
Non Cash Item:					
Depreciation Expenses (%)					
Total Operating Cost (D)		7,300	87,600		
Net Profit (C-D):		4,700	56,400		

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Present Goods Items (*) :	1,50,000		1,50,000
Proposed Items (**) :		50,000	50,000
Total Capital	1,50,000	50,000	2,00,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown (Continued)



Present Stock item

Proposed Item

Product name	Amount
মাছ	1,50,000
Total Present Stock	1,50,000
Total Present Stock	1,50,000

Product Name	Amount
মাছ এর বাচ্চা	25,000
মাছ এর খাবার	25,000
Total :	50,000

Financial Projection of NU BUSINESS PLAN

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Particulars		Year 1 (BDT)			Year 2 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)		30,000	3,60,000		36,000	4,32,000	
Less: Cost of Sale (B)		15,000	1,80,000		18,000	2,16,000	
Gross Profit (A-B)=(C)		15,000	1,80,000		18,000	2,16,000	
Less: Operating Costs							
Mobile bill		300	3,600		400	4,800	
Present salary/Drawings- self		7,000	84,000		7,000	84,000	
Non Cash Item:							
Depreciation Expenses (%)							
Total Operating Cost (D)		7,300	87,600		7,400	88,800	
Net Profit (C-D) = (E)		7,700	92,400		10,600	1,27,200	
GT payback		30,000			30,000		
Retained Income:		62,400			97,200		

CASH FLOW Projection on Business Plan (Rec. & Pay.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit	92,400	1,27,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		62,400
	Total Cash Inflow	1,42,400	1,89,600
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Investment Pay Back	30,000	30,000
2.3	Payment of GB loan		0
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	62,400	1,59,600

SWOT Analysis

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 Screening Skill and 5 Years experience Quality service and Product Well Decorated Seven days open weekly 16 hours shop open 	WEAKNESS Lack of investment
 OPPORTUNITIES Have a chance at more customers within local area. Extendable society Products and service demand increasing. 	 THREATS New competitor may be present Political Unrest Theft









<u> 4.1.21</u> emplan গিজা াত্তাৰ Date of Birth NID NO. Blood Group বৰ্তমান ঠিকানা

মেয় আল-আগনি শেখ MD: AL AMIN SHELKH বাবেনি পেখ হালালী লেগন 01-05-1997 19975415129000076

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জাতীয় পরিচতি বিবরণ

ৰাসা/হোন্ডিং: -, গাগ/বাস্তা: 54542934001, দেববাস, ডাকখৰ: শাউনানি। - ৭৯০১, নাদাৰিপু। সদৰ, পল্লী, নাদাৰীপুৰ



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Presented at ...th Internal Design Lab on Nov, 2017 at GT

