

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**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



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

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



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

# EXISTING BUSINESS OPERATIONS Info.



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

# PRESENT & PROPOSED INVESTMENT Breakdown



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

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





# Financial Projection of NU BUSINESS PLAN



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

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>		
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
	<b>Total Cash Inflow</b>	<b>1,42,400</b>	<b>1,89,600</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	0
2.2	Investment Pay Back	30,000	30,000
2.3	Payment of GB loan		0
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>62,400</b>	<b>1,59,600</b>



## **S**TRENGTH

- Skill and 5 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

## **W**EAKNESS

- Lack of investment

## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- New competitor may be present
- Political Unrest
- Theft

# Photographs



# Photograph



# Photograph



# Photograph



# Photograph



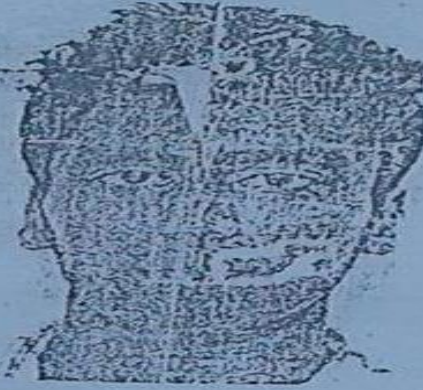


# Photograph





## জাতীয় পরিচিতি বিবরণ



নাম : মোঃ আল-আমিন শেখ  
Name : MD: AL AMIN SHEKH  
পিতা : কামেনা শেখ  
মাতা : হাললী বেগম  
Date of Birth : 01-05-1997  
NID No. : 19975415429000076  
Blood Group : -  
বর্তমান ঠিকানা : বাসা/হোল্ডিং: -, গাও/বাস্তা:  
54542934001, দেবনাগ, ডাকঘর: নাটনানি  
- ৭৯০১, মাদারিপুরা নদর, পল্লী, মাদারীপুর





*Presented at*  
**...<sup>th</sup> Internal Design Lab**  
**on Nov ....., 2017 at GT**

