



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : **M/S Al-Amin Traders**

Business Category: **General Retail & Wholesale**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Fazlur Rahaman Vill: Hasil Kandi, Union: 03 no. Saghata, Post: Saghata, Upazila: Saghata, District: Gaibandha.
Age	:	26 years
Marital status	:	Married.
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Farida Yeasmin
(iii) Father's name	:	Late Md. Sydur Rahman
(iv) GB member's info	:	<i>Branch: Saghata, Centre # 08/mo,</i> <i>Loan no.: 1563/1, Member since August 10, 2012</i> First loan: Tk. 5,000 Existing loan: nil , Last loan: Tk. 5,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	S.S.C
Present Occupation (Besides own business, i.e., persuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	10 (Ten) years experiences is running his business. He started the business with BDT 50,000 (fifty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01712126024
NU's National ID No.	:	3218885096873
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Farida Yeasmin is a GB member since August 10, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and repairing house.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Al-Amin Traders</i>
Address/ Location	:	Saghata bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 550,000
Financing	:	Self Tk. 350,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 5,500 (Five thousand five hundred)
Proposed Salary	:	BDT 7,000 (seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10% and servicing 80%.
(ii) Estimated % of proposed gross profit margin	:	On products 10% and servicing 80%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

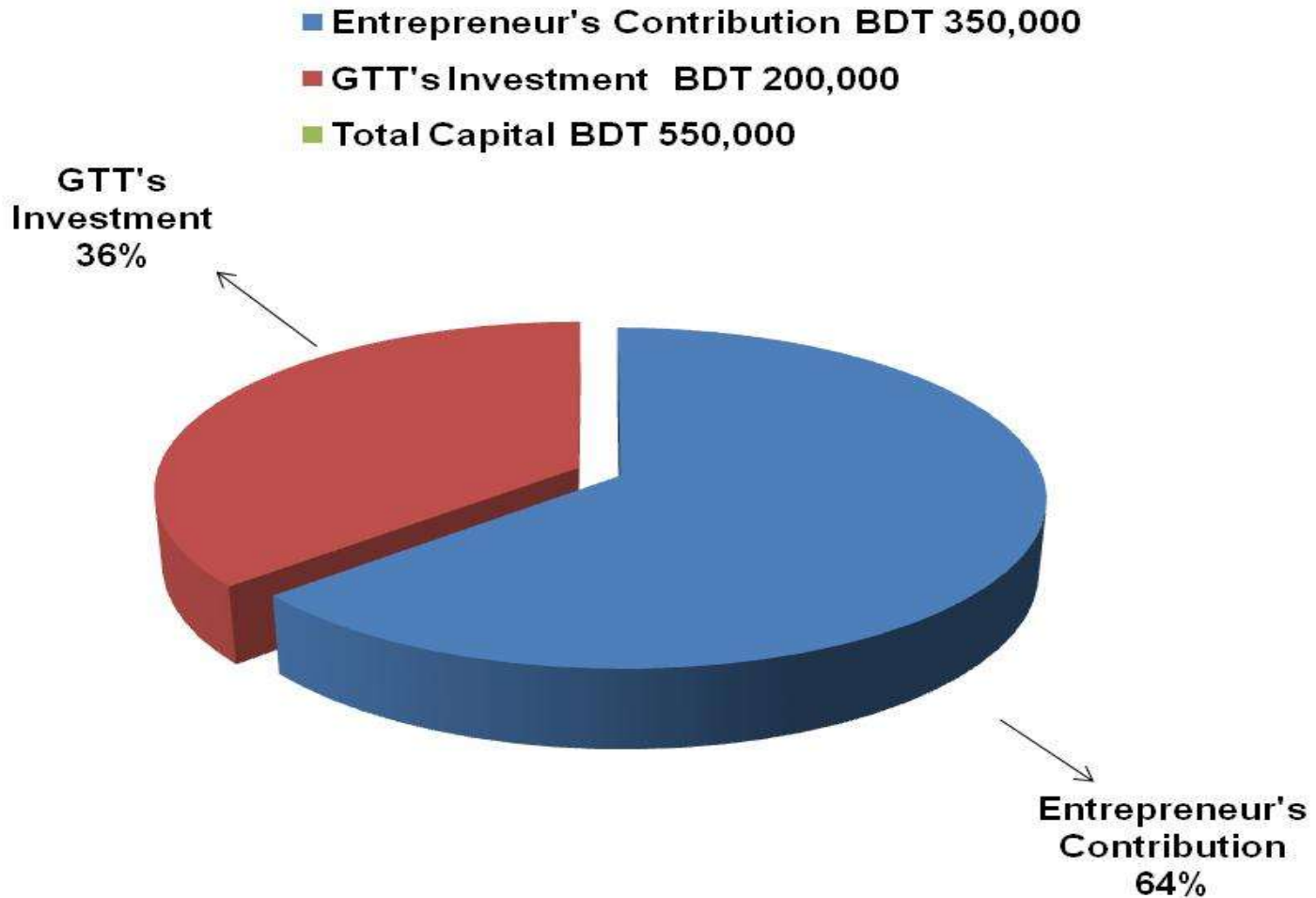
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	8,000	208,000	2,496,000
Income from servicing	300	7,800	93,600
Total sales income (A)	8,300	215,800	2,589,600
Less: Cost of Sales			
Less: Cost of sales of products	7,200	187,200	2,246,400
Less: Cost of servicing	60	1,560	18,720
Less: Total cost of sales and servicing (B)	7,260	188,760	2,265,120
Gross Profit (C) [C=(A-B)]	1,040	27,040	324,480
Less: Operating Cost:			
Electricity bill		1,500	18,000
Shop Rent		2,200	26,400
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance		1,500	18,000
Provision of bad dept		16	196
Present Salary (Self)		5,500	66,000
Present Salary (Assistant-02)		12,000	144,000
Other Cost (stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		1,344	16,125
Total Operating Cost (D)		25,260	303,121
Net Profit (C-D):		1,780	21,359

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (plain sheet, cement, angle, show case, dressing table, rack and box etc)	Plain sheet, rod, angle and partex board etc.	215,465	200,000	415,465
Investment in Machineris (welding machine, drill machine, hand drill machine, weight machine, scale, color spray machine, IPS, bulb and fan etc.)		101,000		101,000
Cash in hand		4,215		4,215
Debtors (since May, 2015 to at present)		19,570		19,570
Creditors (since June, 2015 to at present)		(50,000)		(50,000)
Decoration (fixture and fittings)		9,750		9,750
Advance for shop		50,000		50,000
Total Capital		350,000	200,000	550,000

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products	11,200	291,200	3,494,400	13,216	343,616	4,123,392	14,009	364,233	4,370,796
Estimated sales income from servicing	350	9,087	109,044	402	10,450	125,401	422	10,973	131,671
Total estimated sales income (A)	11,550	300,287	3,603,444	13,618	354,066	4,248,793	14,431	375,206	4,502,466
Less: Cost of Sales									
Less: Cost of sales of products	10,080	262,080	3,144,960	11,894	309,254	3,711,053	12,608	327,810	3,933,716
Less: Cost of servicing	70	1,817	21,809	80	2,090	25,080	84	2,195	26,334
Less: Total cost of sales and servicing (B)	10,150	263,897	3,166,769	11,975	311,344	3,736,133	12,692	330,004	3,960,050
Gross Profit (C) [C=(A-B)]	1,400	36,390	436,675	1,643	42,722	512,660	1,739	45,201	542,416
Less: Operating Cost:									
Electricity bill		1,700	20,400		1,800	21,600		1,850	22,200
Shop Rent		2,200	26,400		2,200	26,400		2,200	26,400
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		100	1,200		130	1,560		130	1,560
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Provision of bad dept		16	196		16	196		16	196
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self)		7,000	84,000		8,000	96,000		8,000	96,000
Proposed Salary (Assistant-02)		14,000	168,000		15,000	180,000		16,000	192,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,700	20,400		1,900	22,800
Non Cash Item:									
Depreciation Expenses		1,344	16,125		1,344	16,125		1,344	16,125
Total Operating Cost (D)	-	31,593	371,121	-	34,823	417,881	-	36,573	438,881
Net Profit (C-D):	-	4,796	65,555	-	7,898	94,779	-	8,628	103,535
Retained Income			65,555			160,333			263,869

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	73,555	110,779	119,535
1.3	Depreciation Expenses	16,125	16,125	16,125
1.4	Opening Balance of Cash Surplus	-	41,680	72,583
	Total Cash Inflow	289,680	168,583	208,244
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	41,680	72,583	112,244

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 02
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- working experiences (10 yrs);

WEAKNESS

- Less Stock;
- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Increase of demand
- The Capital of the entrepreneur will be BDT 613,879 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Fire

Presented at 15th In-house Executive Social Business Design Lab
on October 05, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

মেসার্স আল-আমিন ট্রেডার্স





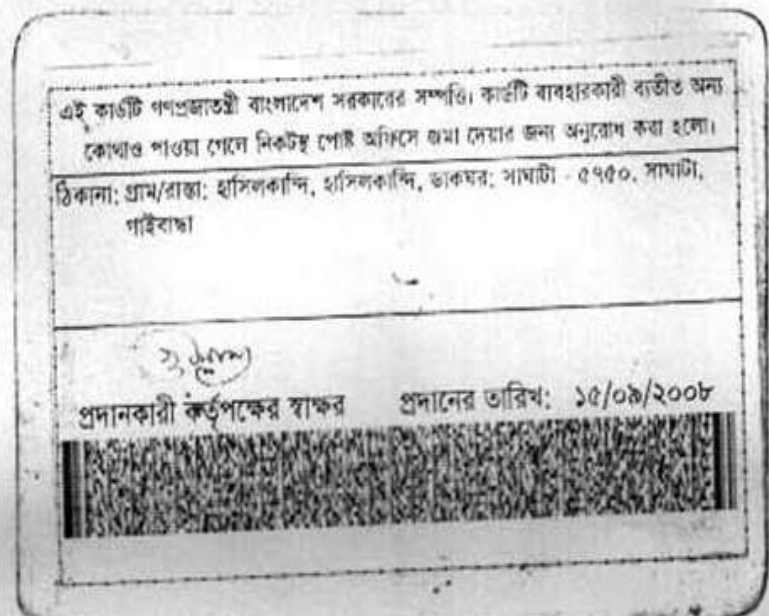












Thank You