

Proposed NU Business Name: KHUKI ENTERPRISE



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Mawna Unit, Gazipur
Project verified by: Md:Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHORSHED ALOM
Age	:	28-12-1985 (32 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	03 sisters
Address	:	Vill:Chakpara P.O: Mawna P.S:Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHODEJA
(iii) Father's name	:	JOYNAL ABEDIN
(iv) GB member's info	:	Branch:Mawna Sreepur, Centre # 12(Female), Member ID: 7256, Group No: 07 Member since: 30-08-2004 to 05-10-2014(10Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: Nill.
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	08 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-423261
Family's Contact No.	:	01944-949368
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHODEJA Joined Grameen Bank Since 10 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHUKI ENTERPRISE
Location	:	Chakpara Mediceal Mor, Sreepur, Gajipur
Total Investment in BDT	:	BD 7,50,000
Financing	:	Self BDT 5,00,000 (from existing business) 67% Required Investment BDT 2,50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	24ft x 10ft = 2,40 Square ft
Security of the shop	:	1,50,000 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods like; Energi Bulb, Sabmarsibol Pamp, kebol, Pipe, door etc. ▪ Average 15% gain on sale. ▪ The business is operating by entrepreneur. Existing 01 Employee. After getting equity fund 1 employee will be appointed ▪ The Shop is Rented. ▪ Collects goods from Mawna. ▪ Agreed grace period is 3 months.

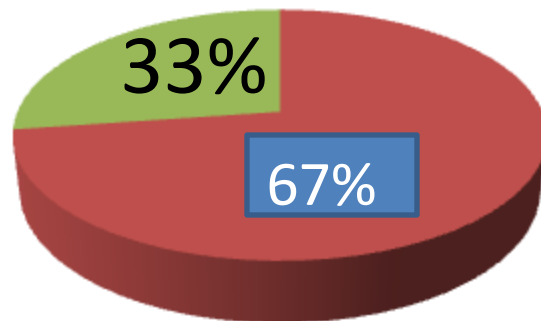
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Energy Bulb,Sabmarsibol Pump,kebol,Pipe,door etc.	5,500	1,65,000	1,980,000
Total Sales (A)	5,500	1,65,000	1,980,000
Less. Variable Expense			
Energy Bulb,Sabmarsibol Pump,kebol,Pipe,door etc.	4,675	1,40,250	1,683,000
Total variable Expense (B)	4,675	1,40,250	1,680,000
Contribution Margin (CM) [C=(A-B)	8,25	24,750	2,97,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		5,00	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salar (staff)		3,000	36,000
Entertainment		2,00	2,400
Guard		3,00	3,600
Genaretor		0	0
Mobile bill		3,00	3,600
Total fixed Cost (D)		11,300	1,35,600
Net Profit (E) [C-D)		13,450	1,61,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Energy bulb	100p	180	18,000	120p	180	21,600	39,600
Submarcibol Pump	8p	11,000	88,000	05p	11000	55,000	1,43,000
Cebol	20 coyel	1800	36,000	30 coyel	1800	54,000	90,000
Pipe	600 fit	20	12,000	500 fit	20	10,000	22,000
Door	06p	2200	13,200	20p	2200	44,000	57,200
Coket Becar	50p	250	12,500	70p	250	17,500	30,000
Upvc Fiting	750p	130	97,500	250p	130	32,500	1,30,000
Swices,Bord,coket	-	-	60,000	-	-	-	60,000
others	-	-	12,800	-	-	15,400	28,200
security			1,50,000				1,50,000s
Total			5,00,000			2,50,000	7,50,000

Source of Finance



Entrepreneur Investment:
5,00,000
Investor Investment:2,50,000
Total Investment:7,50,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year
Revenue (sales)				
Energy Bulb,Sabmarsibol Pump,kebol,Pipe,door etc.	8,000	2,40,000	2,880,000	3,024,000
Total Sales (A)	8,000	2,40,000	2,880,000	3,024,000
Less. Variable Expense				
Energy Bulb,Sabmarsibol Pump,kebol,Pipe,door etc.	6,800	2,04,000	2,448,000	2,570,400
Total variable Expense(B)	6,800	2,04,000	2,448,000	2,570,400
Contribution Margin (CM) [C=(A-B)	1,200	36,000	4,32,000	4,53,600
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity bill		7,00	8,400	8,600
Transportation		1,300	15,600	15,800
Salary (self)		5,000	60,000	60,000
Salar (staff)		6,000	72,000	72,000
Entertainment		3,00	3,600	3,800
Guard		3,00	3,600	3,600
Genaretor		0	0	0
Mobile bill		4,00	4,800	5,000
Total fixed Cost (D)		15,000	1,80,000	1,80,800
Net Profit (E) [C-D)		21,000	2,52,000	2,72,800
Investment Payback			1,50,000	1,50,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>1.6 year (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	2,50,000	
1.2	Net Profit	2,52,000	2,72,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,02,000
	Total Cash Inflow	5,02,000	3,74,800
2	Cash Outflow		
2.1	Purchase of Product	2,50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,50,000	1,50,000
	Total Cash Outflow	4,00,000	1,50,000
3	Net Cash Surplus	1,02,000	2,24,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









