

Proposed NU Business Name: **SUKKUR ALI ENTERPRISE**



Project identification and prepared by: Md. Md. Ataur Rahman,  
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SUKKUR ALI</b>
Age	:	13-03-1991 ( 25 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brathers
Address	:	Vill: Kunia P.O: National University;P.S: Gazipur Sadar ;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	:	<b>RUMA BEGUM</b>
(iii) Father's name	:	<b>LATE- ABUL HASHEM</b>
(iv) GB member's info	:	Branch: Gasa, Centre # 53(Female), Member ID: 5732, Group No: 08 Member since: 15-04-2011 ( 5 Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: 643
(v) Who pays GB loan installment	:	Mother
(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	:	4 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01977711166
Family's Contact No.	:	01679152815
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RUMA BEGUM** joined Grameen Bank since 5 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Husband business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUKKUR ALI ENTERPRISE</b>
Location	:	Kunia, Gazipur
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 1,80,000/- (from existing business) 64% Required Investment BDT 1,00,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	50 ft x 20 ft= 1000 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Ricksha .</li><li>▪Average 55% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪Entrepreneur is owner of the shop.</li><li>▪Collects goods from Tongi.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT) D

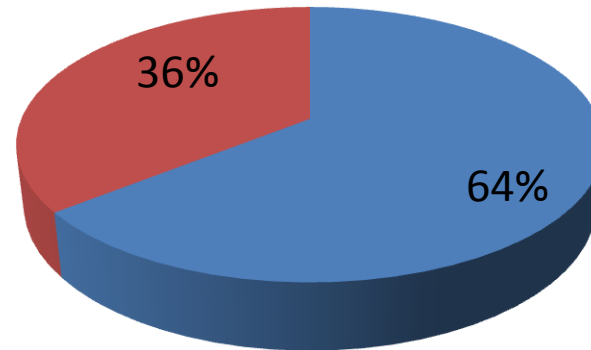
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rickshaw & Garage Rent	1,500	45,000	5,40,000
<b>Total Sales (A)</b>	1,500	45,000	5,40,000
<b>Less. Variable Expense</b>			
Rickshaw	675	20,250	2,43,000
<b>Total variable Expense (B)</b>	675	20,250	2,43,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	825	24,750	2,97,000
<b>Less. Fixed Expense</b>			
<b>Rent</b>			
Electricity Bill		4,000	48,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation			
Entertainment		150	1,800
Guard		150	1,800
Generator		200	2,400
Ricksha Repairing		4,000	48,000
<b>Total fixed Cost (D)</b>		13,650	1,63,800
<b>Net Profit (E) [C-D]</b>		11,100	1,33,200

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rickshaw (30000 x 6)	1,80,000	1,00,000	2,80,000
Total	1,80,000	1,00,000	2,80,000

## Source of Finance

- Entrepreneur Contribution=180000
- Investors Investment=100000
- Total=280000
- 



<b>Financial Projection (BDT)</b>				
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2<sup>nd</sup> Year</b>
<b>Revenue (sales)</b>				
Rickshaw & Garage Rent	<b>2,000</b>	60,000	7,20,000	7,56,000
<b>Total Sales (A)</b>	<b>2,000</b>	60,000	7,20,000	7,56,000
<b>Less. Variable Expense</b>				
Rickshaw	900	27,000	3,24,000	3,40,200
<b>Total variable Expense (B)</b>	900	27,000	3,24,000	3,40,200
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,100	33,000	3,96,000	4,15,800
<b>Less. Fixed Expense</b>				
<b>Rent</b>				
Electricity Bill		4,000	48,000	5,000
Mobile Bill		250	3,000	3,200
Salary (self)		5,000	60,000	60,000
Transportation				
Entertainment		200	2,400	2,500
Guard		150	1,800	2,000
Generator		200	2,400	2,500
Ricksha Repairing		6,000	72,000	75,000
<b>Total Fixed Cost</b>		15,800	1,63,800	1,50,200
<b>Net Profit (E) [C-D]</b>		17,200	2,06,400	2,65,600
<b>Investment Payback</b>			60,000	60,000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	2,06,400	2,65,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,46,400
	<b>Total Cash Inflow</b>	<b>3,06,400</b>	<b>4,12,000</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>1,60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,46,400</b>	<b>3,52,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

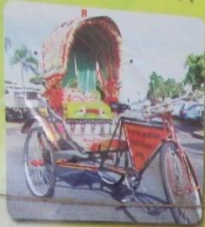








অটো রিক্সা  
ভাড়া দেওয়া হয়



মোবাঃ ০১৯৭৭১১১৬৬









# FAMILY PICTURE

