

Proposed NU Business Name : **Atik Enterprise**



Presented by
Atikur Rahman

NU Identified, verified and PP prepared By
Abul Hasnat (Chandpur Sadar Unit)

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md Atikur Rahman
Age	:	18 years
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 brother, 2 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Noor Jahan Begum
(iii) Father's name	:	Mr. Md. Monir Hossain
(iv) GB member's info	:	Branch: Torpurchondi Centre # 33/M, Loanee no. 2079
		Member since 2005 First loan: Tk.20000
Further Information:		Existing loan: Tk. 90000, Outstanding:40000
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	HSC

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

Present Occupation	:	Bicycle, Rickshaw, Van Servicing business
Business Experiences	:	2 Years Hand Training from Father
Trade license no		00377
Other Own/Family Sources of Income	:	Father (Assist in NU's workshop)
Other Own/Family Sources of Liabilities	:	-
NU's contact no		0186355908
NU Project Source/Reference	:	GT Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 2005. She took 20,000 Taka as first loan from GB. NU's father has been using this loan since 2005. GB loan used for education of NU, NU's sister and others daily cost. NU's father used loan for his own business development. Now NU is using this loan in his business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Atik Enterprise
Address/ Location	:	Holding no-629-00,shop-Near Jasim's Garage, End of Road, Dokkhin Gunorajdi, Chandpur
Total Investment in BDT	:	3500000 Taka
Financing	:	Self BDT 200,000 (from existing business) 57% Required Investment BDT 150,000 (as equity) 43%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business		
(i) % of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin		25%
(iii) Agreed grace period		5 months.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present stock items: Attachment in next slide	200000		
(i) Proposed stock items: Bkash-----50000 tk Tyre-----50000 tk Tube-----50000 tk		150000	
Total Capital			350000

List of present stock items:

Advanced	20000
17 Rickshaws	82000
10 cycle	24000
Nut-boltu	5000
Tarkata	1000
Bearing	5000
kon-stand	3000
Tube	2000
Steel's products	25000
Baish(बाईश) (Machine)	4000
2 pumping machine	5000
Frok-exel	4000
hood	5000
Apparatus & others	15000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	600	18000	216000
<i>Less: Cost of sales (B)</i>	450	13500	162000
Gross Profit (C) [C=(A-B)]	150	4500	54000
Income from rickshaw	300	9000	108000
Income from cycle	250	7500	90000
Total Gross profit	700	21000	252000
<i>Less: Operating Costs</i>			
Electricity bill		2000	24000
Shop Rent		2500	30000
Mobile bill		300	3600
Present salary/Drawings- self		6000	72000
Present salary-Employee (1)		8000	96000
Others cost and entertainment		200	2400
Non Cash Item:			
Depreciation Expenses		1000	12000
Total Operating Cost (D)		20000	240000
Net Profit (C-D):		1000	12000

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 (A)	1500	45000	540000	1700	51000	612000	1900	57000	684000
<i>Less: cost of sales (B)</i>	1125	33750	405000	1275	38250	459000	1425	42750	513000
Gross Profit (C) [C=(A-B)]	375	11250	135000	425	12750	153000	475	14250	171000
Income from bkrash	150	4500	54000	150	4500	54000	150	4500	54000
Income from rickshaw	270	8100	97200	270	8100	97200	270	8100	97200
Income from cycle	200	6000	72000	200	600	7200	200	6000	72000
Total gross profit	995	29850	358200	1045	31350	376200	1095	32850	394200
Less: Operating Costs									
Electricity bill		2000	24000		2000	24000		2000	24000
Shop Rent		2500	30000		2500	30000		2500	30000
Mobile Bill (SMS & Reporting inclusive)		200	2400		200	2400		200	2400
Proposed Salary- Self		6000	72000		6000	72000		6000	72000
Proposed Salary- Staff (1)		8000	96000		8000	96000		8000	96000
Others and Entertainment		200	2400		200	2400		200	2400
Non Cash Item:									
Depreciation Expenses		1200	7200		1200	7200		1200	7200
Total Operating Cost (D)		20100	241200		20100	241200		20100	241200
(Net Profit C-D) :		9750	117000		11250	135000			153000
Payback to GT			60000			60000			60000
Retained Income:			57000			75000			93000

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	117000	135000	153000
1.3	Depreciation (Non cash item)	7200	7200	7200
1.4	Opening Balance of Cash Surplus		24200	106400
	Total Cash Inflow	274200	166400	266600
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan	40000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	250000	60000	60000
3.0	Net Cash Surplus	24200	106400	206600

SWOT ANALYSIS

STRENGTH

Longstanding relationship with GB.
Renowned in locale.
Reputed for better services.

WEAKNESS:

Lack of fund.

OPPORTUNITIES:

In future gradually would be large supplier
of rickshaw & bicycle parts.

THREATS:

Theft.
political chaos as blockade & hartal

Pictures





NICE

DIET















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Thank you