

# Proposed NU Business Name: **M/S KHUKI ENTERPRISE**



Project identification and prepared by: MD. Hafizur Rahman-2,  
Mawna Unit, Gazipur

Project verified by: MD. Rofiquil Islam



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

Name	:	<b>KHORSHED ALAM</b>
Age	:	28-12-1985 (30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Chalkpara, P.O: Mawna, P.S: Shreepur, 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>KHODEZA</b>
(iii) Father's name	:	<b>JAYNAL ABEDEEN</b>
(iv) GB member's info	:	Branch: Mawna Shreepur, Centre # 12(Female), Member ID: 7256, Group No: 07 Member since: 03-05-2001 (12 Years) First loan: BDT 5,000 taka.
Further Information:		Existing Loan: Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	6 years experience in running business. He has 1 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-658735
Mother's Contact No.	:	01922-949368
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

KHODEZA joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S KHUKI ENTERPRISE</b>
Location	:	Chalkpara Medical Mor, Gazipur
Total Investment in BDT	:	BDT 3,95,000/-
Financing	:	Self BDT 2,45,000/- (from existing business) 62% Required Investment BDT 1,50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	BDT 1,50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; PVC Pipe, Thread Pipe, Socket, Bulb etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing two employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Mawna, Chourasta, Gazipur, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

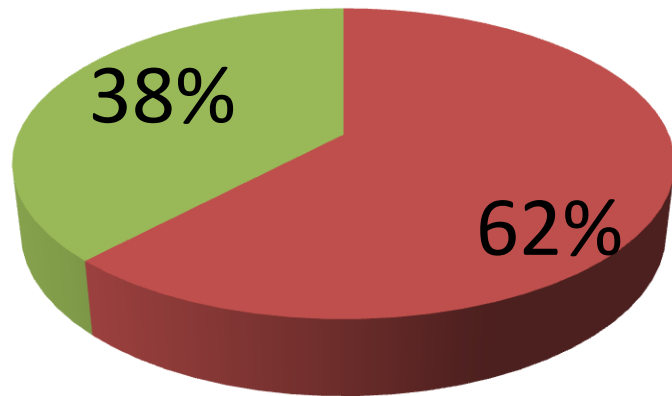
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sanitary Item	5,500	165,000	1,980,000
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>
<b>Less. Variable Expense</b>			
Sanitary Item	4,675	140,250	1,683,000
<b>Total variable Expense (B)</b>	<b>4,675</b>	<b>140,250</b>	<b>1,683,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>825</b>	<b>24,750</b>	<b>297,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard		300	3,600
Entertainment		100	1,200
Salary (staff)		7,000	84,000
Transportation		1,500	18,000
<b>Total fixed Cost (D)</b>		<b>15,700</b>	<b>85,200</b>
<b>Net Profit (E) [C-D]</b>		<b>9,050</b>	<b>211,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
PVC Pipe (700 x 40)	28,000	40,000	68,000
Thread Pipe (800 x 35)	28,000	24,500	52,500
Socket Breaker (30 x 600)	18,000	0	18,000
GI Fitting (700 x 90)	63,000	54,000	117,000
Energy Bulb (150 x 420)	63,000	11,000	74,000
Switche, Lock, Chain, Umbrella etc	45,000	20,500	65,500
<b>Total</b>	<b>245,000</b>	<b>150,000</b>	<b>395,000</b>

## Source of Finance



- Entrepreneur's Contribution 245,000
- Investor's Investment 150,000
- Total 395,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	1.5 Year
<b>Revenue (sales)</b>				
Sanitary Item	8,250	247,500	2,970,000	1,559,250
<b>Total Sales (A)</b>	<b>8,250</b>	<b>247,500</b>	<b>2,970,000</b>	<b>1,559,250</b>
<b>Less. Variable Expense</b>				
Sanitary Item	7,013	210,375	2,524,500	1,325,363
<b>Total variable Expense (B)</b>	<b>7,013</b>	<b>210,375</b>	<b>2,524,500</b>	<b>1,325,363</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,238</b>	<b>37,125</b>	<b>445,500</b>	<b>233,888</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	6,000
Electricity Bill		500	6,000	3,000
Mobile Bill		400	4,800	2,400
Salary (self)		5,000	60,000	30,000
Guard		300	3,600	1,800
Entertainment		100	1,200	600
Salary (staff)		10,000	120,000	60,000
Transportation		1,500	18,000	9,000
<b>Total Fixed Cost</b>		<b>18,800</b>	<b>225,600</b>	<b>112,800</b>
<b>Net Profit (E) [C-D]</b>		<b>18,325</b>	<b>219,900</b>	<b>121,088</b>
<b>Investment Payback</b>			<b>120,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	219,900	121,088
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		99,900
	<b>Total Cash Inflow</b>	<b>369,900</b>	<b>220,988</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	60,000
	<b>Total Cash Outflow</b>	<b>270,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>99,900</b>	<b>160,988</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 06 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

































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গাজীপুর। মোবাঃ ০১৯১৪৮

MCCB (16A - 2500A)

MCB (2A - 125A)

মোঃ শিখর  
আহবায়ক সদস্য,  
পৌরসভা ৪





শেখ শিব্বুর রহমান (শিব্বুর) এর  
 বিশেষ ইতিহাসে আলহাজ্বী মুফতিগণের মাধ্যমে  
 নির্বাচিত করা শ্রীশ্রী মুফতিগণের অধিকার  
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 বিশেষ ইতিহাসে আলহাজ্বী মুফতিগণের মাধ্যমে  
**শেখ আনিছুর রহমান**  
 এর নির্বাচিত মুফতিগণের অধিকার  
 মোঃ ফজলুল হক ফরাহী ভাই কে  
**গ্রন্থাঙ্গীকরণ ও স্বাক্ষর**  
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 অধ্যক্ষ, মুফতিগণের মাধ্যমে নির্বাচিত  
 মুফতিগণের অধিকার



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 গাজীপুর। মোবাঃ ০১৯১৪৬৫৮৭৩৫, ০১৬৮৫১৯১৩৮৫





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~~স্বাক্ষর~~

০৫৪



গ্রামীণ ব্যাংক

মহজ ধানের দাগবই

নাম	<del>স্বাক্ষর</del> ১৫ম
কেন্দ্রের নাম	চকপাড়া গ্রাম
শাখা	



গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম রহমান আল  
ঋণী নং ৭২৬  
গ্রুপ নং ০৭  
কেন্দ্র নং ১৫৫  
কেন্দ্রের নাম চন্দ্রপাড়া ডািম  
বই ইস্যুর তারিখ ১৫/১/০৮  
শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]







# FAMILY PICTURE

