

Proposed NU Business Name: **KHAN TRADERS**



Project identification and prepared by: Monoranjon Chandra Bormon, Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HAFIZUR RAHMAN KHAN
Age	:	10-12-1991 (26 Years)
Education, till to date	:	S.S.C Pass
Marital status	:	Unmarried
Children	:	Not applicable
No. of siblings:	:	03 Brothers 02 Sisters.
Address	:	Vill: Sakhipur P.O: Sakhipur, P.S: Sakhipur, Dist: Tangail
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 HANUFA BEGUM
(iii) Father's name	:	MD AMIR ALI KHAN
(iv) GB member's info	:	Branch: Sakhipur, Tangail Centre # 63 (Female), Member ID: 5180, Group No: 02 Member since: 12-06-2012 to 2017(05 Years) First loan: BDT 15,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT Nil/-
(v) Who pays GB loan installment	:	Father
(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	:	03 years experience in running business. 03 Years in own business. He has no training on the business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01826-064039
Mother's Contact No.	:	01724-494179
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST HANUFA BEGUM joined Grameen Bank since 05 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHAN TRADERS
Location	:	Sheikh Mujib College Gate, Sakhiur, Tangail.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 1,00,000 (from existing business)67 % Required Investment BDT 50,000 (as equity)33 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	60 ft x 45 ft = 2700 square ft
Implementation	:	<ul style="list-style-type: none">▪The shop is planned to be scaled up by investment in existing Ring, Slab, Cover, Pilar, etc.▪The shop is self.▪The shop is operating by entrepreneur.▪Existing 01 employee.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

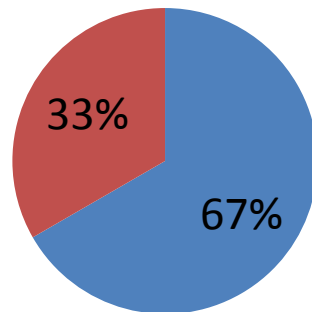
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Ring, Slap, Cover, Pillar, Brick, Part, etc.	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Ring, Slap, Cover, Pillar, Brick, Part, etc.	2100	63000	756000
Total variable Expense (B)	2,100	63000	756000
Contribution Margin (CM) [C=(A-B)]	900	27000	324000
Less Variable Expense			
Rent		0	0
Electricity bill		200	2400
Transportation		2,500	30000
Salary (self)		5000	60000
Salary(Staff)		14000	168000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		22,200	266400
Net Profit (E)= [C-D]		4,800	57600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Cement	20	372	7,440	10	372	3,720	11,160
Pillar(Small)	45	200	9,000	10	10	100	9,100
Pillar(Large)	20	660	13,200	10	660	6,600	19,800
Slap	30	150	4,500	10	150	1,500	6,000
Ring	15	300	4,500	20	300	6,000	10,500
Cover	20	250	5,000	20	250	5,000	10,000
Part(Small)	20	80	1,600	40	80	3,200	4,800
Part(Large)	10	180	1,800	15	180	2,700	4,500
Brick	5000	6	30,000	2000	6	12,000	42,000
Others			22,960		0	9,180	32,140
	0	0	100,000	128	0	50,000	150,000

Source of Finance



- Entrepreneur's Contribution BDT 100000
- Investor's Investment BDT 50,000
- Total BDT 150,000

Financial Business (BDT,

Paticular	Daily	Monthly	1 st Year	2 nd year	3 rd Year
Revenue(Sales)					
Ring, pilar, slap, cover, brick,cement etc	3200	96000	1152000	1152000	1152000
		0	0	0	0
Total Sales (A)	3200	96000	1152000	1152000	1152000
Less Variable Expense					
Ring, pilar, slap, cover, brick,cement etc	2,240				
Total variable Expense (B)	2,240	67200	806400	806400	806400
Contribution Margin (CM) [C=(A-B)	960	28800	345600	345600	345600
Less Variable Expense					
Rent		0	0	0	0
Electricity bill		200	2400	2400	2400
Transportation		2,500	30000	30000	30000
Salary (self)		5,000	60000	60000	60000
Salary(Staff)		14,000	168000	168000	168000
Entertainment		200	2400	2400	2400
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3600	3600
Total fixed cost (D)		22,200	266400	266400	266400
Net Profit (E)= [C-D]		6,600	58,745	58,745	58,745
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	58,745	61,682	64766.3625
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		38,745	80427.25
	Total Cash Inflow	108,745	100,427	145193.6125
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	38,745	80,427	125193.6125

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0
Others:0 Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop -Sheikh Mujib College Gate,
Sakhipur, Tangail.

THREATS

Theft
Fire
Political unrest

Pictures

বিস্মিল্লাহির রাহমানির রাহিম

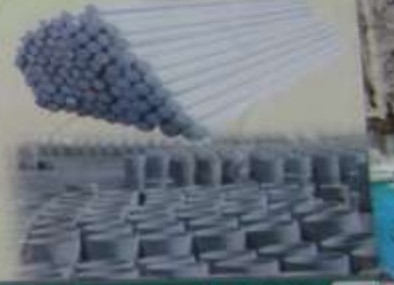
মেসার্স

খান স্যান্ডালটো

পরিচালনায়: হাফিজুর রহমান খান

এখানে সিমেন্ট, রিং-স্লাব এবং
সিমেন্টের খুটি সুলভ মূল্যে বিক্রয় করা হয়।

সরকারি মুজিব কলেজ রোড (কলেজ মোড়) সখিপুর, টাঙ্গাইল। মোবা: 01826-064039



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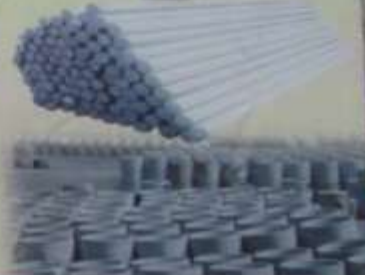
বিশ্বমিত্রাধির রাহমানির রাহিম

খান স্যানেটারী

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মেসার্স খান স্যানিটারী

সোহা সোহা আদিত আশী খান

স্যানিটারী ও স্যানিটারী সরঞ্জামাদি

সংগ্রহ পিসিআইসি এটি, পাইপ, হাট, হাট, হাট

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FAMILY PICTURE

