

Proposed NU Business Name: **KHAN ELECTRONICS**



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Project verified by: MD. Mizanur Rahaman Patoari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ARFAN KHAN
Age	:	03-12-1983 (24 Years)
Education, till to date	:	Eight Class
Marital status	:	married
Children	:	3 Dother
No. of siblings:	:	4 Brothers, .
Address	:	Vill: Sblp Lavugram, P.O: Lauhati, P.S: Delduar, 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	:	BELUYA BEGUM
(iii) Father's name	:	BANEJ KHAN
(iv) GB member's info	:	Branch:Lauhati, Delduar, Centre # 24 (Female), Member ID :2885, Group No: 04 Member since: 15-10-1992 (16 Years) First loan: BDT 2,000/- Outstanding loan: Nil
Further Information:		
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-983544
Family's Contact No.	:	01624-221182
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BELUYA BEGUM joined Grameen Bank since 16 years ago. At first she took BDT2,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHAN ELECTRONICS
Location	:	Lauhati Bazar,Delduar, Tangail
Total Investment in BDT	:	BDT 520,000/-
Financing	:	Self BDT 460,000/- (from existing business) 88% Required Investment BDT 60,000/- (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Freeze, TV , Fan etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

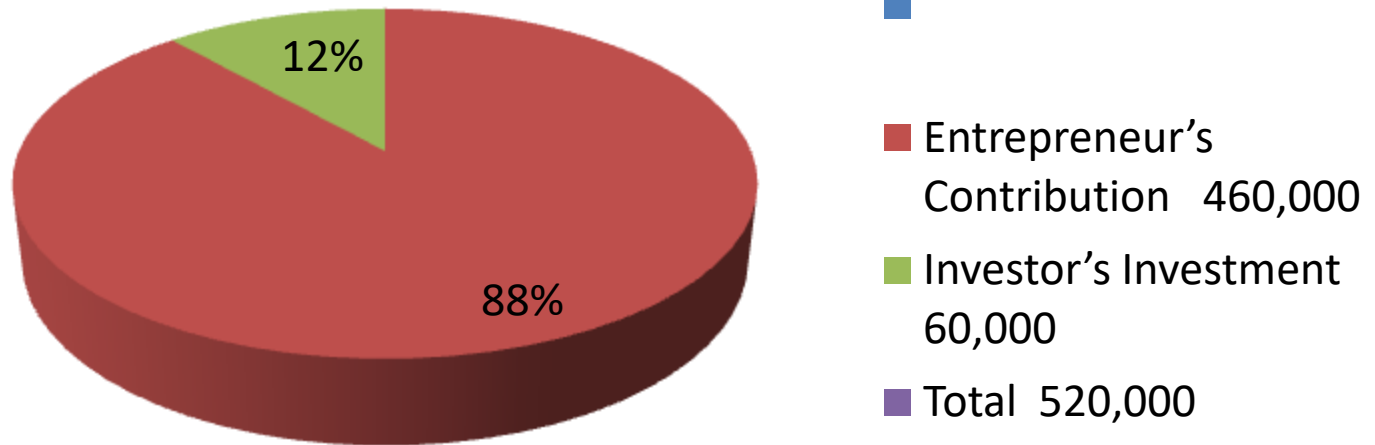
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Freeze, TV,	180,000	2160,000
Total Sales (A)	180,000	2160,000
Less. Variable Expense		
Freeze, TV,	1,53,000	1836,000
Total variable Expense (B)	153,000	1836,000
Contribution Margin (CM) [C=(A-B)]	27,000	3,24,000
Less. Fixed Expense		
Rent	4,500	54,000
Electricity Bill	500	6,000
Transportation	10,000	1,20,000
Mobile Bill	300	3,600
Entertainment	300	3,600
Guard	100	1,200
Salary (sttaf)		
Salary (self)	5,000	60,000
Total fixed Cost (D)	20700	2,48,400
Net Profit (E) [C-D]	6300	75,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Freeze,	300,000	60,000	360,000
TV,	70,000	0	70,000
GAS STOVE	10,000	0	10,000
ADVANCE	60,000	0	60,000
Other	20,000	0	20,000
Total	460,000	60,000	520,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Freeze, TV,	6500	195000	2340000	2457000	2579850
Total Sales(A)	6500	195000	2340000	2457000	2579850
Less Variable Expense (B)					
Freeze, TV,	5525	165750	1989000	2088450	2192873
Total Variable Expense	5525	165750	1989000	2088450	2192873
Contributon Margin (CM) [C=(A-B)]	975	29250	351000	368550	386978
Less Fixed Expense					
Rent		4,500	54000	54000	54000
Electric Bill		500	6000	72000	864000
Transportaion		10,000	120000	126000	132300
Salary (Self)		300	3600	3600	3600
Salary (Staff)		300	3600	3600	3600
Entertainment			0	0	0
Guard		5000	60000	60000	60000
Generator			0	0	0
Mobile Bill			0	0	0
Total Fixed Cost (D)		20600	247200	319200	1117500
Net Profit (E)= [C-D]		8650	103800	108990	114440
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	103,800	108990	114439.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79800	164790
	Total Cash Inflow	163,800	188,790	279,230
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	79,800	164,790	255,230

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Gorai, Najirpara.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















FAMILY PICTURE

