

Proposed NU Business Name: **KHAN BUSINESS POINT**



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.YAR MAHMUD KHAN
Age	:	01-10-1987(29 Years)
Education, till to date	:	Masters
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother 4 Sister's
Address	:	Vill: Shimultoli P.O: Ghatail P.S:Ghatail 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	:	MRS. MANIK JAN
(iii) Father's name	:	LATE. ARKAN ALI KHAN
(iv) GB member's info	:	Branch:Pakutiya,Ghatail, Centre # 47(Female), Member ID: 2856, Group No: 03 Member since: 28-05-2010(06Years) First loan: BDT 10,000 Taka.
Further Information:		Existing loan: 40000 Outstanding loan: 4500
(v) Who pays GB loan installment	:	Son
(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.)	:	None
Business Experiences and Training Info	:	04 years experience in running business. He Has Trained 03 Years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-940407
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MANIK JAN Joined Grameen Bank Since 06 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

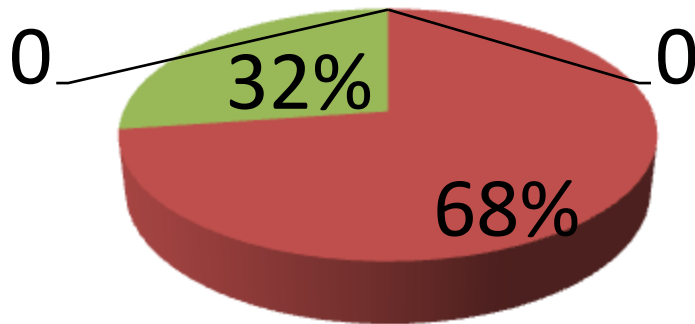
Business Name	:	KHAN BUSINESS POINT
Location	:	Shimultoli,Ghatail , Tangail.
Total Investment in BDT	:	BDT 624,000 Taka
Financing	:	Self BDT 474,000 (from existing business) 68% Required Investment BDT 150,000(as equity)32%
Present salary/drawings from business (estimates)	:	BDT 8,000 Taka.
Proposed Salary	:	BDT 8,000 Taka.
Size of shop	:	15 ft x 15 ft= 225 Square ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Mobile,Headphone,Speaker,Battery,Energy Bulb,Cable,Charger,Bikash,Dutch Bangla,Flexiload,Play Item,Etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shope is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile,Headphone,Speaker,Battery,Energy Bulb,Cable,Charger,Bikash,Dutch Bangla,Flexiload,Play Item,Etc.	3,000	90,000	1080000
Bikash&Dutch bangla	20,000	600,000	7200000
Flexiload	2,000	60,000	720000
Total Sales (A)	25,000	750,000	9000000
Less. Variable Expense			
Mobile,Headphone,Speaker,Battery,Energy Bulb,Cable,Charger,Bikash,Dutch Bangla,Flexiload,Play Item,Etc.	2,400	72,000	864000
Bikash&Dutch bangla	19,920	597,600	7171200
Flexiload	1,944	58,320	699840
Total variable Expense (B)	24,264	727,920	8735040
Contribution Margin (CM) [C=(A-B)]	736	22,080	264960
Less. Fixed Expense			
Rent		1400	16,800
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		8000	96,000
Salary (stuff)		0	0
Transportation		1000	12,000
Entertainment		200	2,400
Genaretor		150	1,800
Guard		0	0
Total fixed Cost (D)	0	11350	136,200
Net Profit (E) [C-D]		10,730	128,760

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	130	1000	130,000	100	1000	100000	230,000
Headphone	60	100	6,000	0	0	0	6,000
Battery	200	200	40,000			0	40,000
Energy Bulb	200	220	44,000			0	44,000
Cable	5	2,000	10,000	0	0	0	10,000
Charger	200	120	24,000			0	24,000
Bikash	1	120,000	120,000			0	120,000
Dutch Bangla	1	70,000	70,000	0	0	0	70,000
Flexiload	1	30,000	30,000			0	30,000
Play Item	0	0	0	1	50000	50000	50,000
Total	798	223,640	474,000	101	51,000	150,000	624,000

Source of Finance



Entrepreneur
Investment:474,000
Investor Investment:150,000
Total Investment:624,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Mobile,Headphone,Speaker,Battery,Energy Bulb,Cable,Charger,Bikash,Dutch Bangla,Flexiload,Play Item,etc.	4000	120000	1440000	1512000	1587600
Bikash	20000	600000	7200000	7560000	7938000
Flexiload	2000	60000	720000	756000	793800
Total Sales (A)	26000	780000	9360000	9828000	10319400
Less. Variable Expense		0	0	0	0
Mobile,Headphone,Speaker,Battery,Energy Bulb,Cable,Charger,Bikash,Dutch Bangla,Flexiload,Play Item,etc.	3200	96000	1152000	1209600	1270080
Bikash	19920	597600	7171200	7529760	7906248
Flexiload	1944	58320	699840	734832	771573.6
Total variable Expense (B)	25064	751920	9023040	9474192	9947901.6
Contribution Margin (CM) [C=(A-B)	936	28080	336960	353808	371498.4
Less. Fixed Expense					
Rent		1400	16800	17640	18522
Electricity Bill		300	3600	3780	3969
Mobile Bill		350	4200	4410	4630.5
Salary (self)		8000	96000	100800	105840
Salary(stuff)		0	0	0	0
Transportation		1000	12000	12600	13230
Entertainment		250	3000	3150	3307.5
Generator		0	0	0	0
Gurd		150	1800	1890	1984.5
Depriciation		0	0	0	0
Total Fixed Cost		11450	137400	144270	151483.5
Net Profit (E) [C-D)		16630	199560	209538	220014.9
Investment Payback			60000	60000	60000

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	150,000		
1.2	Net Profit	199560	209538	220014.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		139560	289098
	Total Cash Inflow	349560	349098	509113
2	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3	Net Cash Surplus	139560	289098	449113

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

বিশ্ববিদ্যালয় বাংলাদেশের সর্বশীর্ষ

ন বিজনেস পয়েন্ট

শ্রীঃ মোঃ ইয়ার মাহমুদ খান

এজেন্ট: বিকাশ, বিদ্যুৎ বিল, ডাচ-বাংলা এবং মোবিক্যাশ করা হয়।

এখানে সকল প্রকার ইলেকট্রনিক্স ও ইলেকট্রিক সামগ্রী বিক্রয় করা হয়।



মোবাইল

01721-940407
01783-814077
01867-679697

দড়ি চৈখট, শিমুলতলী, ঘাটাইল, টাঙ্গাইল।







iKash
with ₹ 1000 cash

iKash
with ₹ 1000 cash

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with ₹ 1000 cash

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iKash
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Shree Chaitanya

Amulva

NOVA GOLD



FAMILY PICTURE