

Proposed NU Business Name: **KHAN STORE**



Project identification and prepared by: MD. Abadat Hossain,
Jamurakee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAZADUL KHAN
Age	:	15-07-1985 (30 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	NIL
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Tartia Komlai, P.O: Ghonapara, 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	:	BAKUL BEGUM
(iii) Father's name	:	MD. ENAT KHAN
(iv) GB member's info	:	Branch: Lauhati, Delduar, Centre # 7(Male), Member ID: 8023/1, Group No: 10 Member since: 07-03-2005 (10 Years) First loan: BDtT 2,000 taka.
Further Information:		Existing Loan: BDT 50,000 Outstanding loan: BDT 43,400
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Service
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-539823
Mother's Contact No.	:	01720-649829
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BAKUL BEGUM joined Grameen Bank since 10 years ago. At first she took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHAN STORE
Location	:	Tartia Bazar, Tangail.
Total Investment in BDT	:	BDT 1,97,000/-
Financing	:	Self BDT 1,17,000/-(from existing business) 59% Required Investment BDT 80,000/-(as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 14 ft= 196 square ft
Security of the shop	:	BDT 20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Silver item, Door, Chair, Tool, Cable, Umbrella, Gift item, Hardware item, Electric item etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Tangail. ▪Agreed grace period is 4 months.

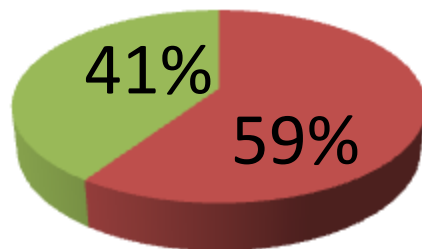
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Various Goods	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Various Goods	1,760	52,800	633,600
Total variable Expense (B)	1,760	52,800	633,600
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		300	3,600
Entertainment		200	2,400
Guard		125	1,500
Total fixed Cost (D)		6,825	81,900
Net Profit (E) [C-D]		6,375	76,500

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Silver item (70kg x 300)	21,000	35,000	56,000
Door (6 x 2150)	12,900	10,000	22,900
Chair (30 x 450)	13,500	5,000	18,500
Tool (40 x 118)	4,720	5,000	9,720
Cabel (3 coil x 700)	2,100	-	2,100
Umbrella (4 dozen x 1800)	7,200	-	7,200
Gift item	15,000	-	15,000
Hardware Item	20,000	-	20,000
Electric item	10,000	-	10,000
Yard Paper & Wall cloth	10,580	-	10,580
R.F.L Plastic	-	25,000	25,000
Total	117,000	80,000	197,000

Source of Finance



■ Entrepreneur's Contribution 117,000

■ Investor's Investment 80,000

■ Total 197,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Various Goods	3,000	90,000	1,080,000	1,134,000
Total Sales (A)	3,000	90,000	1,080,000	1,134,000
Less. Variable Expense				
Various Goods	2,400	72,000	864,000	907,200
Total variable Expense (B)	2,400	72,000	864,000	907,200
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		300	3,600	4,000
Mobile Bill		500	6,000	6,500
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	8,000
Entertainment		200	2,400	3,000
Guard		125	1,500	1,800
Total Fixed Cost		7,125	85,500	89,300
Net Profit (E) [C-D]		10,875	130,500	137,500
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	130,500	137,500
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		82,500
	Total Cash Inflow	210,500	220,000
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	82,500	172,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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





CALIFORNI

SADAGE INC

GAZI

GAZI

GAZI

Advertisement for a family product, featuring a photo of a man, woman, and child.

MIL

Advertisement for a product, featuring a woman's face.

Advertisement for a product, featuring a box labeled "KEYS DOOR LOCK".











গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম: ইফুর্ন

ফোন নং: ৮২০৮

গ্রুপ নং: ৯০

কেন্দ্র নং: ৭৯৯

কেন্দ্রের নাম: আকাশিয়া হা/ম

বই ইস্যুর তারিখ: ০৭/০৮/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মাজেদুল খান
 Name: MAZADUL KHAN
 পিতা: মোঃ এনায়েত খান
 মাতা: হুস্না বেগম
 Date of Birth: 15 Jul 1985
 ID NO: 9312365641380

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পূর্ণ জাতীয় পরিচয়পত্র আইন অনুযায়ী প্রস্তুত করা হয়েছে এবং এটিতে কোন ত্রুটি বা ভুল থাকলে তাৎক্ষণিকভাবে সংশ্লিষ্ট কর্তৃপক্ষের নিকট অভিযোগ করা হবে।
 ঠিকানা: গ্রাম/ডাঙা: আকাশিয়া কলমারী, ডাকঘর: কলমারী, ডাকসং: মেঘনা পলক - ১৯১০, পেশবারা, টাঙ্গাইল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: [Signature] প্রদানের তারিখ: ০১/০৮/২০১৮

FAMILY PICTURE

