

Proposed NU Business Name: **KHAN STORE**



Project identification and prepared by: Md Forhad Hossain,
Tangail Sadar Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUR RAHMAN KHAN
Age	:	01-12-1982 (34 Years)
Education, till to date	:	Class 10
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Singhoragi, P.O: Elasin, 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	:	ROKEYA BEGUM
(iii) Father's name	:	AZAM KHAN
(iv) GB member's info	:	Branch: Elasin Delduar; Centre # 23 (Female), Member ID: 3288, Group No: 02 Member since: 03-03-1992 (24 Years) First loan: BDT 2,000/-
Further Information:		Existing Loan: BDT 35,000/-, Outstanding loan: BDT 13,145/-
(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	:	18 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01727-023847
Mother's Contact No.	:	01781-818315
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 24 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KHAN STORE
Location	:	Elasin Bazaar, Delduar Tangail
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 100,000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Watch, Calculator, Sun glass etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪One employee will be appointed.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

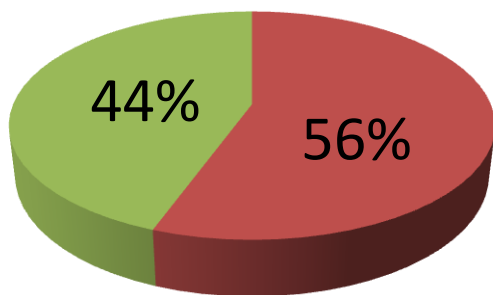
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Watch, Calculator	1,500	45,000	540,000
Servicing	300	9,000	108,000
Total Sales (A)	1,800	54,000	648,000
Less. Variable Expense			
Watch, Calculator	1,200	36,000	432,000
Parts	90	2,700	32,400
Total variable Expense (B)	1,290	38,700	464,400
Contribution Margin (CM) [C=(A-B)]	510	15,300	183,600
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		150	1,800
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		500	6,000
Guard		150	1,800
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Wrist Watch	60	300	18,000	80	300	24,000	42,000
Wall Clock	25	300	7,500	0	0	0	7,500
Calculator	30	200	6,000	0	0	0	6,000
Belt	50	150	7,500	100	150	15,000	22,500
Glass	200	240	48,000	100	240	24,000	72,000
Others	100	130	13,000	0	0	0	13,000
Testing Box	0	0	0	1	5000	5,000	5,000
Motor	0	0	0	1	12000	12,000	12,000
Total	465		100,000	282		80,000	180,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 80,000
- Total 180,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Watch, Calculator	2,500	75,000	900,000	945,000
Servicing	450	13,500	162,000	170,100
Total Sales (A)	2,950	88,500	1,062,000	1,115,100
Less. Variable Expense				
Watch, Calculator	2,000	60,000	720,000	756,000
Servicing	135	4,050	48,600	51,030
Total variable Expense (B)	2,135	64,050	768,600	807,030
Contribution Margin (CM) [C=(A-B)]	815	24,450	293,400	308,070
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		150	1,800	2,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		1,200	14,400	16,500
Entertainment		500	6,000	6,000
Guard		150	1,800	1,800
Salary (staff)		3,000	36,000	36,000
Total Fixed Cost		11,100	133,200	136,300
Net Profit (E) [C-D]		13,350	160,200	171,770
Investment Payback			48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	160,200	171,770
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		112,200
	Total Cash Inflow	240,200	283,970
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	112,200	235,970

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 18 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

খান



স্টোর



01727-023847



চশমা, ঘড়ি বিক্রয় ও মেরামত এবং ক্যালকুলেটর, বেল্ট, মানি, ব্যাগ বিক্রয় সহ মোবাইলের মালামাল পাওয়া যায়।

খানা মার্কেট, মেইন রোড, টাঙ্গাইল।

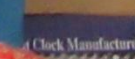
আলিফ আর্ট # ০১৭৬৮-৪৭৯১৩৭



























COLOR WHITE CREAM BLACK

WALL CLOCK 357 51 M. NO. 51

WALL CLOCK 357 51

LED DIGITAL C





FAMILY PICTURE

