

## Proposed NU Business Name: **KHAN ELECTORNICS**



Project identification and prepared by: Monoj kumar sarkar, Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ARIFUL ISLAM KHAN</b>
Age	:	11-10-1984( 33 Years )
Education, till to date	:	S.s.c
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	02 Brothers & 03 Sisters
Address	:	Vill: Koligram, P.O: Bagha, P.S: Bagha, Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.ASEIA BEGUM</b>
(iii) Father's name	:	<b>MD.UNUS ALI KHAN</b>
(iv) GB member's info	:	Branch: Monigram, Centre # 04/m(Female), Member ID: 1372/6, Group No: 05 Member since: 15-09-2009 to 25-04-2016 New 07-08-17 (07Years)
Further Information:		First loan: BDT -5,000
	:	Existing Loan: BDT 10,000, Outstanding loan: 8,900
(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	:	20 years experience in running business. He has 02 Years training.
Other Own/Family Sources of Income	:	Mango
Other Own/Family Sources of Liabilities	:	Car Business
Entrepreneur Contact No.	:	01712-362296
Mother's Contact No.	:	01919-362296
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.ASEIA BEGUM** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KHAN ELECTORNICS</b>
Location	:	Chandipur,Bagha, Rajshahi .
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 90,000/-(from existing business) 69% Required Investment BDT 40,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT -20,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile,Cheger &amp; etc Item</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 01 employees.</li><li>▪The shop is Rent.</li><li>▪Agreed grace period is 3 months.</li></ul>

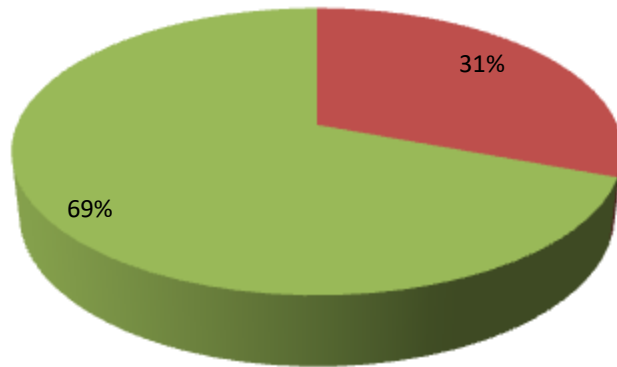
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile,Charger & etc Item	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	5,000	150,000	1,800,000
<b>Less. Variable Expense</b>			
Mobile,Charger & etc Item	4,500	135,000	1,620,000
<b>Total variable Expense (B)</b>	4,500	135,000	1,620,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		700	8,400
Electricity Bill		1,000	12,000
Transportation		0	0
Salary (self)		4,000	48,000
Salary (staff)		4,000	48,000
Entertainment		200	2,400
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>10,300</b>	<b>123,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,700</b>	<b>56,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile Item	30,000	40,000	70,000
Electronics item	20,000	0	20,000
	0	0	0
	0		0
Others	20,000	0	20,000
Security	20,000		20,000
<b>Total</b>	<b>90,000</b>	<b>40,000</b>	<b>130,000</b>

## Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 90,000
- Total 130,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Mobile,Charger & etc Item	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total Sales (A)</b>	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Less. Variable Expense</b>					
Mobile,Charger & etc Item	5,400	162,000	1,944,000	2,041,200	2,143,200
<b>Total variable Expense (B)</b>	5,400	162,000	1,944,000	2,041,200	2,143,200
<b>Contribution M. (CM) [C=(A-B)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		700	8,400	8,500	9,000
Electricity Bill		1,000	12,000	12,500	13,000
Transportation		0	0	0	0
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		200	2,400	2,500	2,600
Guard		100	1,200	1,300	1,400
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		200	2,400	2,500	2,600
<b>Total Fixed Cost</b>		<b>10,300</b>	<b>123,600</b>	<b>124,600</b>	<b>126,000</b>
<b>Net Profit (E) [C-D)</b>		<b>7,700</b>	<b>92,400</b>	<b>102,200</b>	<b>112,140</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	<b>92,400</b>	<b>102,200</b>	<b>112,140</b>
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		72,400	154,600
	<b>Total Cash Inflow</b>	<b>142,400</b>	<b>174,600</b>	<b>266,740</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>72,400</b>	<b>154,600</b>	<b>246,740</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

