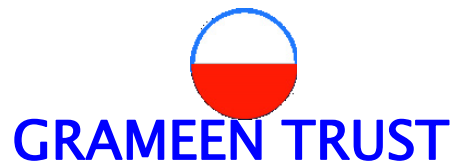


A Nobin Udyokta Project

# New Khan Traders



*Project by: Md. Rubel Khan*  
*NU Identified by : Md. Tariquul Islam*  
*Verified By: Md. Moksed Ali*



**Barisal Unit**  
**Anchal-6**  
**Barisal**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Rubel Khan
Age	:	27 Years(10.05.1989)
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	05
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Farida Begum
(iii) Father's name	:	Md. Nurul Islam Khan
(iv) GB member's info	:	GB Member Since 2012- till naw. Branch Madhobpasa Babugonj Barisal, Centre no. 77/M, Group No: 04, Lone no: 2280 First loan: 20,000/- Present loan TK. 30000 Outstanding TK. 18000
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	H.S.C

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Varieties Business
Trade License Number	:	-----, Date: 2017- 2018
Business Experiences: Training Info.	: :	05 years N/A
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01930-292769
NU Project Source/Reference	:	GT Barisal Unit Office

# BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother was a member of Grameen Bank from 2012 to till Now . At first his mother took a loan amount of 20,000 BDT from Grameen Bank. She invested the money in her husband's business for expansion. At present she has GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>New Khan Traders</b>
Address/ Location	:	Gorierpar Bazar , Kashipur, Barisal.
First Investment	:	250,000/=
Total Investment in BDT	:	4,65,000/=
Financing	:	Self BDT : 3,75,000/= (from existing business) - 82% Required Investment BDT : 80,000/= (as equity) - 18%
Present salary/drawings from business (estimates)	:	BDT 17,000
Proposed Salary	:	BDT 17,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Repayment Period	:	01 months 2 years .

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b>			
i. Advance	50,000		
ii. Goods	2,90,000		
iii. Decoration	30,000		
iv. T.V	5000		
	3,75,000		3,75,000
<b>Proposed Stock Items:</b>		80,000	80,000
<p>N.B: Details of Present stock (*) &amp; proposed (**) items have enclosed in next slide.</p>			
<b>Total Capital</b>	<b>3,75,000</b>	<b>80,000</b>	<b>4,55,000</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



<b>Present Stock item</b>	
<b>Product name</b>	<b>Amount</b>
Mobile	120,000
Gas	60,000
Verities Parts	50000
Tin	30000
T.V	5000
Others	30000
<b>Total Present Stock</b>	<b>2,95,000</b>

<b>Proposed stock item</b>	
<b>Product Name</b>	<b>Amount</b>
Tin	30,000
Motor Parts	20,000
Gas, Mobile	30,000
<b>Total Proposed Stock</b>	<b>80,000</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	15,000	4,50,000	54,00,000
<b>Less: Cost of sale (B)</b>	13,500	4,05,000	48,60,000
<b>Profit 10% (A-B) = (C)</b>	1,500	45,000	5,40,000
<b>Less: Operating Costs</b>			
Electricity Bill		400	4,800
Night Guard Bill		90	1,080
Dies bill		150	1,800
Mobile Bill		500	6,000
Salary from Business		17,000	1,80,000
Convince		2,000	24,000
Shop rent		1,500	18,000
Others (Entertainment)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Exp. T.V & Decoration (35,000*10%)		292	3,500
<b>Total Operating Cost (D)</b>		22,432	2,69,184
<b>Net Profit (C-D) = (E)</b>	<b>1,500</b>	<b>22,568</b>	<b>2,70,816</b>



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	15,000	4,50,000	54,00,000	18,000	5,40,000	6480000
<b>Less: Cost of sale (B)</b>	13,500	4,05,000	48,60,000	16,200	4,86,000	58,32,000
<b>Profit 10% (A-B) = (C)</b>	1,500	45,000	5,40,000	<b>1,800</b>	<b>54,000</b>	<b>6,48,000</b>
<b>Less: Operating Costs</b>						
Electricity Bill		400	4800		400	4800
Night Guard Bill		90	1080		90	1080
Dies bill		150	1800		150	1800
Mobile Bill		500	6,000		500	6,000
Salary from Business		17,000	2,04,000		20,000	2,40,000
Convince		2,000	24,000		2,000	24,000
Shop rent		1,500	18,000		1,500	18,000
Others (Entertainment)		500	6,000		500	6,000
<b>Non Cash Item:</b>						
Depreciation Exp. T.V & Decoration (35,000*10%)		292	3500		292	3500
<b>Total Operating Cost (D)</b>		22,432	2,69,184		25,432	3,05,184
<b>Net Profit (C-D) = (E)</b>	<b>1,500</b>	<b>22,568</b>	<b>2,70,816</b>	<b>1,800</b>	<b>28,568</b>	<b>3,42,816</b>
<b>Payback</b>	<b>48,000</b>			<b>48,000</b>		
<b>Retained Income:</b>	<b>2,22,816</b>			<b>2,94,816</b>		

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	0
<b>1.2</b>	<b>Net Profit</b>	<b>2,70,816</b>	<b>3,42,816</b>
1.3	Depreciation (Non cash item)	3,500	3,500
1.4	Opening Balance of Cash Surplus	0	2.02,316
	<b>Total Cash Inflow</b>	<b>3,54,316</b>	<b>5,48,632</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	72,000	48,000
	<b>Total Cash Outflow</b>	<b>1,52,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>2,02,316</b>	<b>5,00,632</b>

# SWOT Analysis



## **S**TRENGTH

- Business Experience and Skill
- Maintain Daily accounts
- 10 hours shop open
- No loan against business
- Located beside Road

## **W**EAKNESS

- Lack of investment
- Credit Sale

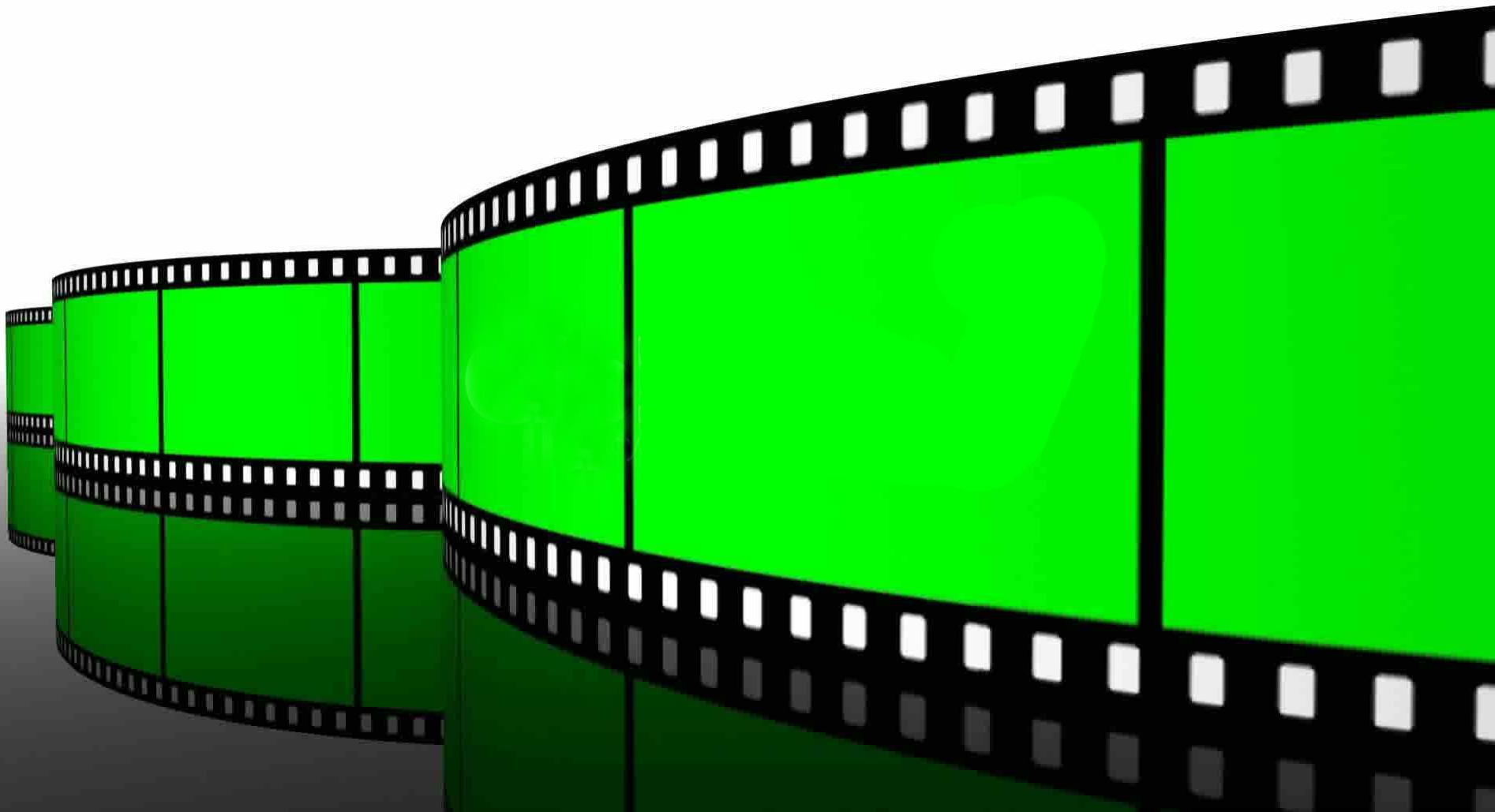
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grab new customer

## **T**HREATS

- Fire.
- Theft.
- Political Instability may reduce the sale.

# Photographs









12 KG

12 KG GAS



























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



নাম: মোসা: ফরিদা বেগম  
Name: Mst. Farida Begum  
স্বামী: মো: নুরুল ইসলাম খান  
মাতা: মোসা: হায়াতুল্লেছা  
Date of Birth: 27 Jul 1967

ID NO: 0695130319985

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: কলাডেমা, ডাকঘর: কাশীপুর - ৮২০৫, বরিশাল সদর (কোতয়ালী),  
বরিশাল সিটি কর্পোরেশন, বরিশাল

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩০/১২/২০০৭





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
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NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: রুবেল

নাম: মোঃ রুবেল খান  
Name: Md.Rubel Khan

পিতা: মোঃ নুরুল ইসলাম খান

মাতা: ফরিদা বেগম

Date of Birth: 10 May 1989

ID NO: 0695130319142

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাড়ি নং: ৪১৪, কলাডেমা, ডাকঘর: কাশীপুর - ৮২০৫, বরিশাল সদর (কোতয়ালী), বরিশাল সিটি কর্পোরেশন, বরিশাল

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প্রদানের তারিখ: ৩০/১২/২০০৭









*Presented at*

**..... Internal Design Lab**

**On 18.09 2017 at GT**

