

A Nobin Udyokta Project

Proposed NU Business Name: **Khan Store**



NU Identified and PP Prepared by :
Sonia Sultana (Chandpur Sadar Unit)

Presented by
Md. Yasin Khan

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Yasin Khan
Age	:	31 Years
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 brothers & 01 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Hajera Begum
(iii) Father's name	:	Md. Yeosuf Khan
(iv) GB member's info	:	Member since: 2005 Branch: Puran Bazar Centre No. 1/M, Loanee no.: 1247/2 First loan: Tk. 5,000 Existing loan: 40000 Taka Outstanding: Tk. 40000
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	Class eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business
Trade License	:	00824
Business Experiences	:	18 years
Other Own/Family Sources of Income	:	Brothers are involved with House rent, grocery shop, Masala Crushing Mill, Mobile servicing business.
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01863136886
NU Project Source/Reference	:	GT Chandpur Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank from 2010. At first she took a loan amount BDT 5,000 from Grameen Bank. She continued her daughter's education by the help GB loan. NU's Father used GB Loan to start up his mill business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Khan Store
Address/ Location	:	Candle Factory, Post:Puran Bazar-3600, Chandpur Sadar, Chandpur.
Total Investment in BDT	:	3,70,000 Taka
Financing	:	Self BDT : 2,70,000 (from existing business) - 63% Required Investment from GT BDT : 100,000 (as equity) -37%
Present salary/drawings from business (estimates)	:	BDT 6000
Proposed Salary		BDT 6000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Furniture : 5,000 ii. Fridge : 15000 Goods Item : 90000 (Mobil, Kerosene, Biscuit, Tea, Mineral Water, Juice) Shop Value- 170000	2,70,000		
i. Proposed Stock Items: Dealership of Tripty Bakery : 100,000		1,00,000	
Total Capital	2,70,000	1,00,000/-	3,70,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	3000	90000	1080000
<i>Less: Cost of sales</i>	2550	76500	918000
Profit [A]	450	13500	162000
<i>Less: Operating Costs</i>			
Electricity bill		300	6000
Night Guard		150	1800
Mobile bill		200	2400
Present salary/Drawings- self		6000	72,000
Others .		100	1200
Non Cash Item:			
Depreciation Expenses		167	2000
Total Operating Cost (D)		6917	83004
Net Profit (C-D):		6583	78996

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	4000	120000	1440000	5000	150000	1800000
<i>Less: Cost of sales</i>	3400	102000	1224000	4250	127500	1530000
Profit (20%) [A]	600	18000	216000	750	22500	270000
<i>Less: Operating Costs</i>						
Electricity bill		300	3600		300	3600
Night guard		150	1800		150	1800
Mobile bill		200	2400		200	2400
Present salary/Drawings- self		6000	72000		6000	72000
Others (Chada, Mosque)		100	1200		100	1200
Depreciation Expenses		167	2000		167	2000
Total Operating Cost (E)		6917	83004		6917	83004
Net Profit		11083	132996		9583	186996
GT payback		60000			60000	
Retained Income:			72996			126996

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	-
1.2	Net Profit	132996	186996
1.3	Depreciation (Non cash item)	2000	2000
1.4	Opening Balance of Cash Surplus	-	74996
	Total Cash Inflow	234996	263992
2.0	Cash Outflow		
2.1	Purchase of Product	100,000	-
2.2	Payment of GB Loan*	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160000	60,000
3.0	Net Cash Surplus	74996	203992

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 18 Years of Experience
- Maintaining High Standard in local areas.

WEAKNESS

- Lack of Investment

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Theft
- Fire

Pictures



বিনোদিত্বের বাহমানির বাহিম

খাঁন স্টোর

থো: মোঃ ইয়াছিন খাঁন
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ঠিকানা: ৪ চাঁদপুর

কিছিন্দাখির রাহমানির বাহিম

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Thank you