

# Proposed NU Business Name: **KHAN BUSINESS POINT**



Project identification and prepared by: MD. Abul Khayer,  
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD. YEAR MAHMUD KHAN</b>
Age	:	01-10-1987 (28 Years)
Education, till to date	:	B.S.S
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 4 Sisters
Address	:	Vill: Dori Chowthotho, P.O: Chowthotho, P.S: Ghatail, 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	:	<b>MOST. MANIK JAN</b>
(iii) Father's name	:	<b>LATE. ARFAN ALI KHAN</b>
(iv) GB member's info	:	Branch: Pakutia, Centre # 66(Female), Member ID: 5141 Group No: 08 Member since: 18-03-1993 to 12-07-2007 (14Years) First loan: 3,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	Three years experience in running business. He has no training.
Other Own/Family Sources of Income	:	<b>Business</b>
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-940407
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MOST. MANIK JAN joined Grameen Bank since 14 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>KHAN BUSINESS POINT</b>
Location	:	Shimultola, Cantonment, Tangail.
Total Investment in BDT	:	BDT 2,35,000
Financing	:	Self BDT 1,35,000(from existing business) 57% Required Investment BDT 1,00,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8 ft x 5 ft= 40 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Mobile phone, Headphone, SIM card, Charger, Scene paper, Electric bulb, switch Holder, Tester, Cable etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Tangail, Ghatal.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

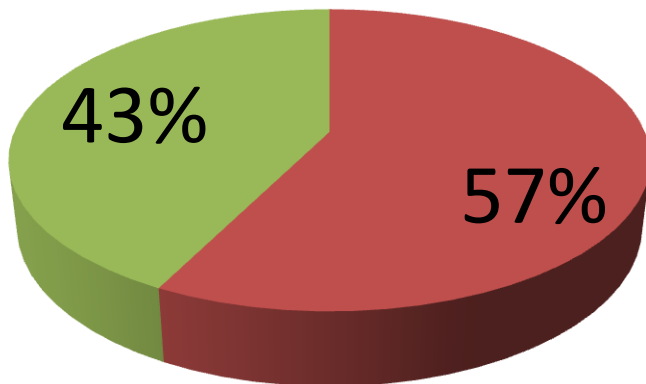
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile & accessories	1,800	54,000	648,000
Bikash	120	3,600	43,200
Flexi-load	54	1,620	19,440
Electricity bill pay	80	2,400	28,800
<b>Total Sales (A)</b>	<b>2,054</b>	<b>61,620</b>	<b>739,440</b>
<b>Less. Variable Expense</b>			
Mobile & accessories	1,530	45,900	550,800
<b>Total variable Expense (B)</b>	<b>1,530</b>	<b>45,900</b>	<b>550,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>524</b>	<b>15,720</b>	<b>188,640</b>
<b>Less. Fixed Expense</b>			
Rent		600	7,200
Electricity bill		350	4,200
Mobile Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Others		100	1,200
<b>Total fixed Cost (D)</b>		<b>7,550</b>	<b>90,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,170</b>	<b>98,040</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile phone large (5 x 3,500)	17,500	30,000	47,500
Mobile phone small (10 x 1600)	16,000	-	16,000
Headphone 100, Charger (100 x 80), SIM card (200 x 166), Scene paper (300 x 16)	54,500	-	54,500
Electric bulb, switch Holder, Tester, Cable	3,000	-	3,000
Bikash	30,000	50,000	80,000
Flexi-load	10,000	-	10,000
Electric bill	5,000	-	5,000
<b>Total</b>	<b>1,35,000</b>	<b>1,00,000</b>	<b>2,35,000</b>

## Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 100,000
- Total 235,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Mobile & accessories	2,500	75,000	900,000	945,000
Bikash	240	7,200	86,400	90,720
Flexi-load	54	1,620	19,440	20,412
Electricity bill pay	150	4,500	54,000	56,700
<b>Total Sales (A)</b>	<b>2,944</b>	<b>88,320</b>	<b>1,059,840</b>	<b>1,112,832</b>
<b>Less. Variable Expense</b>				
Mobile & accessories	2,125	63,750	765,000	803,250
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>	<b>803,250</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>819</b>	<b>24,570</b>	<b>294,840</b>	<b>309,582</b>
<b>Less. Fixed Expense</b>				
Rent		600	7,200	7,200
Electricity bill		350	4,200	19,000
Mobile bill & SMS Monitoring		600	7,200	7,000
Transportation		800	9,600	50,000
Salary (self)		5,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000
Entertainment		500	6,000	7,000
Others		100	1,200	600
<b>Total Fixed Cost</b>		<b>10,950</b>	<b>131,400</b>	<b>186,800</b>
<b>Net Profit (E) [C-D]</b>		<b>13,620</b>	<b>163,440</b>	<b>122,782</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	163,440	122,782
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		103,440
	<b>Total Cash Inflow</b>	<b>263,440</b>	<b>226,222</b>
<b>2</b>	<b>Cash Outflow</b>		
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
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,440</b>	<b>166,222</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 03 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



গ্রামীণফোন

খান বিজনেস পয়েন্ট

পিন্ডুলতলী, বাটাইল, টাঙ্গাইল।

bKash

একটি ব্র্যাক ব্যাংক প্রতিষ্ঠান



চলা তহনুত

গ্রামীণফোন

ফ্র্যাচ কার্ডে

চকটাইম বা ইন্টারনেট, যখন-তখন।

পাঠানো বা পাওয়ার সহজ

মোবাইলে, মুহুর্তেই

বিকাশ ওয়ালেট খুলুন ফ্রি!

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তার একসাথে



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ডায়াল  
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বিকাশ ওয়ালেট খুলুন



বিকাশ এজেন্ট

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সুখের পথে যাত্রা শুরু থেকে

প্রাণী পফোন-এর সাথে

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ACTIVE TELECOM HIGH PERFORMANCE CELLULAR TRAVEL CHARGER

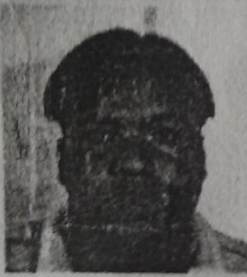
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BADMINTON SHUTTLE COCKS





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



ইয়ার মাহমুদ

নাম: মোঃ ইয়ার মাহমুদ খান  
Name: Md Year Mahmud Khan

পিতা: মৃত আরফান আলী খান

মাতা: মোসাঃ মানিক জ্ঞান

Date of Birth: 01 Oct 1987

ID NO: 2617239178363

# FAMILY PICTURE

