

## Proposed NU Business Name: **KHAN HARDWARE CENTRE**



Project identification and prepared by: Mozammal haque,  
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>RASEL KHAN</b>
Age	:	12-07-1988 (27 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	
No. of siblings:	:	3 Brother & 1 Sisters
Address	:	Vill: Taratia Komlai, P.O: Ghonapara, 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	:	<b>KALPONA KHAN</b>
(iii) Father's name	:	<b>MD. POROSH ALI KHAN</b>
(iv) GB member's info	:	Branch: lawhati Delduar, Centre # 7 (Female), Member ID: 5872/2, Group No: 08 Member since: 21-03-2003 (12 Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 30,000 Outstanding loan: BDT 5580
(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	:	3 years experience in running business. None.
Other Own/Family Sources of Income	:	Fathers Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742-155088
Brother Contact No.	:	01676-545436
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Jamurkee Unit, Tangail

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

KALPONA KHAN joined Grameen Bank since 12 years ago . At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KHAN HARDWARE CENTRE</b>
Location	:	Taratia Bazer, kalihati , tangail
Total Investment in BDT	:	BDT 152,500
Financing	:	Self BDT 77,500(from existing business) 44% Required Investment BDT 75,000(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 08 ft= 80 square ft
Security of Shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Chair, Bucket, Color, Tool, Gamla, Jag, Mug, Switch, Socket, Holder, Cable, and RFL product , etc.</li><li>▪Income from Flexi load.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects medicine from different company agent.</li><li>▪Agreed grace period is 4 months.</li></ul>

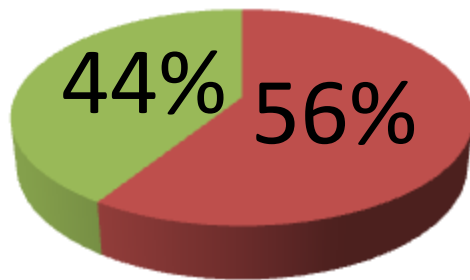
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Hardware Product	2,000	60,000	720,000
Flexi load1000/1000*27	27	810	9,720
<b>Total Sales (A)</b>	2,027	60,810	729,720
<b>Less. Variable Expense</b>			
Hardware Product	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	1,600	48,000	576,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	427	12,810	153,720
<b>Less. Fixed Expense</b>			
Rent		400	4,800
Electricity Bill		275	3,300
Entertainment		200	2,400
Transportation		500	6,000
Mobile bill		300	3,600
Salary (Self)		5000	60,000
Guard		125	1,500
<b>Total fixed Cost (D)</b>		6,800	81,600
<b>Net Profit (E) [C-D]</b>		<b>6010</b>	<b>72,120</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chair 15*425	6375		6375
Bucket 20*120	2400		2400
Color 3*3000	9000	10000	19000
Color 35*120	4200	7000	11200
Tool, Gamla, Jag, Mug	8270		8270
Switch, Socket, Holder, Cable	18750		18750
RFL product , etc.	0	22000	22000
Flexi load	4000		4000
Slab, Cable	24,505	10000	34505
Tube wale	0	26000	26000
<b>Total</b>	<b>77,500</b>	<b>75,000</b>	<b>152,500</b>

## Source of Finance



 Entrepreneur Contribution :77500

 Investor Investment :75,000

 Total Investment :152,500

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Hardware	2,800	84,000	1,008,000	1,058,400
Flexi load 10000/1000*27	27	810	9,720	10,206
<b>Total Sales (A)</b>	2,827	84,810	1,017,720	1,068,606
<b>Less. Variable Expense</b>				
Hardware	2,240	67,200	806,400	846,720
<b>Total variable Expense (B)</b>	2,240	67,200	806,400	846,720
<b>Contribution Margin (CM) [C=(A-B)]</b>	587	17,610	211,320	221,886
<b>Less. Fixed Expense</b>				
Rent		400	4,800	4,800
Electricity Bill		275	3,300	3,500
Entertainment		400	4,800	5,000
Transportation		800	9,600	10,000
Mobile bill		500	6,000	6,200
Salary (Self)		5000	60,000	60,000
Guard		125	1,500	1,500
<b>Total Fixed Cost</b>		7,500	90,000	91,000
<b>Net Profit (E) [C-D]</b>		<b>10,110</b>	<b>121,320</b>	<b>131,886</b>
<b>Investment Payback</b>			<b>45,000</b>	<b>45,000</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	75,000	
1.2	Net Profit	<b>121,320</b>	<b>131,886</b>
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		76,320
	<b>Total Cash Inflow</b>	<b>196320</b>	<b>208,206</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	75,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	45,000	45,000
	<b>Total Cash Outflow</b>	<b>120,000</b>	<b>45,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,320</b>	<b>163,206</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 Years  
Quality medicine & 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















BACK  
TO  
SCHOOL

GLASS DOOR LOCK




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


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**নাম:** রাসেল খান  
**Name:** RASEL KHAN  
**পিতা:** মোঃ শাহ শাহী খান  
**মাতা:** ফারুজা খান  
**Date of Birth:** 12 Jul 1988  
**ID NO:** 9312365640993

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা বা  
 ক্ষেপেলে পত্রটি প্রত্যয়িতভাবে সঠিকভাবে ফিরিয়ে আনা বা নষ্ট হলে নতুন করে করা যাবে।  
 (কর্তব্য: প্রাপ্তবয়স্ক জাতীয় পরিচয়পত্র, জাতীয় পরিচয়পত্র, জাতীয় পরিচয়পত্র -  
 ১৯১০, কোম্পানি, সিলেট)

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প্রমাণপত্রটি জারি/সংশোধন তারিখ: ০১/০৫/২০১৮



  
**গ্রামীণ ব্যাংক**  
 শাখা

**সহজ ঋণের পাশ বই**

নাম: রাসেল খান  
 ঋণী নং: ০১৭১৮  
 গ্রুপ নং: ৫  
 কেন্দ্র নং: ৭৮  
 কেন্দ্রের নাম: কোম্পানি এ/ন  
 বই ইস্যুর তারিখ: \_\_\_\_\_  
 শাখা ব্যবস্থাপকের স্বাক্ষর: \_\_\_\_\_

# FAMILY PICTURE

