

Proposed NU Business Name: **MUHIT STORE**



Project identification and prepared by: **Md Habil Uddin**
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD LUTFOR RAHMAN |
| Age | : | 12-03-1983 (33 Years) |
| Education, till to date | : | Class 10 |
| Marital status | : | Married |
| Children | : | 2 |
| No. of siblings: | : | 1 Brothers |
| Address | : | Vill: Mamud Nogor, P.O: Mamud Nogor. P.S: Nagorpur, 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 | : | MOMTAZ BEGUM |
| (iii) Father's name | : | MD FOZOL HOQ |
| (iv) GB member's info | : | Branch: Nagorpur, Centre # 42 (Female), Member ID: 4002, Group No: 04 Member since: 05-03-2000 (16 Years) First loan: BDT 4,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 21,520/- |
| Further Information: | | |
| (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.) | : | Sack business. |
| Business Experiences and Training Info | : | 4 years experience in running business. 4 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01733-100136 |
| Family's Contact No. | : | 01716-709009 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit ,Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMTAZ BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MUHIT STORE |
| Location | : | Mamud Nogor, Nagorpur, Tangail |
| Total Investment in BDT | : | BDT 210,000/- |
| Financing | : | Self BDT 130,000/- (from existing business) 62% Required Investment BDT 80,000/- (as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 12 ft x 10 ft= 120 square ft |
| Security of the shop | : | |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery item etc▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Nagorpur.▪Agreed grace period is 3 months. |

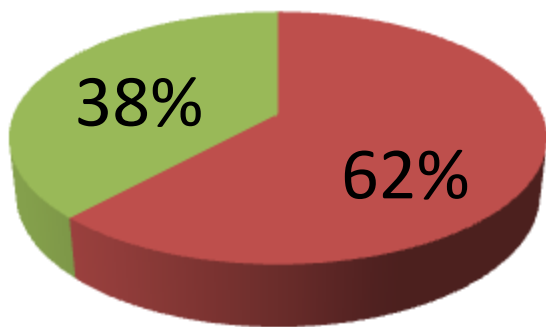
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Grocery Item | 3,500 | 105,000 | 1,260,000 |
| Total Sales (A) | 3,500 | 105,000 | 1,260,000 |
| Less. Variable Expense | | | |
| Grocery Item | 2,975 | 89,250 | 1,071,000 |
| Total variable Expense (B) | 2,975 | 89,250 | 1,071,000 |
| Contribution Margin (CM) [C=(A-B)] | 525 | 15,750 | 189,000 |
| Less. Fixed Expense | | | |
| Electricity Bill | | 500 | 6,000 |
| Mobile Bill | | 300 | 3,600 |
| Salary (self) | | 5,000 | 60,000 |
| Transportation | | 3,000 | 36,000 |
| Entertainment | | 500 | 6,000 |
| Guard | | 50 | 600 |
| Total fixed Cost (D) | | 9,350 | 112,200 |
| Net Profit (E) [C-D] | | 6,400 | 76,800 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|----------------|-------------|------------|----------------|------------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Rice | 15 | 1900 | 28,500 | 10 | 1800 | 18,000 | 46,500 |
| Pulse | 2 | 4500 | 9,000 | 0 | 0 | 0 | 9,000 |
| Sugar | 2 | 3200 | 6,400 | 2 | 3200 | 6,400 | 12,800 |
| Flour | 2 | 1050 | 2,100 | 2 | 1100 | 2,200 | 4,300 |
| Bran | 30 | 800 | 24,000 | 50 | 800 | 40,000 | 64,000 |
| Soft Drinks | 100 | 150 | 15,000 | 89 | 150 | 13,350 | 28,350 |
| Soap | 250 | 40 | 10,000 | 0 | 0 | 0 | 10,000 |
| Washing powder | 500 | 40 | 20,000 | 0 | 0 | 0 | 20,000 |
| Others | 150 | 100 | 15,000 | 1 | 50 | 50 | 15,050 |
| Total | 1051 | | 130,000 | 154 | | 80,000 | 210,000 |

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 80,000
- Total 210,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2 Year | 3 Year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Grocery Item | 4,800 | 144,000 | 1,728,000 | 1,814,400 | 1,905,120 |
| Total Sales (A) | 4,800 | 144,000 | 1,728,000 | 1,814,400 | 1,905,120 |
| Less. Variable Expense | | | | | |
| Grocery Item | 4,080 | 122,400 | 1,468,800 | 1,542,240 | 1,619,352 |
| Total variable Expense (B) | 4,080 | 122,400 | 1,468,800 | 1,542,240 | 1,619,352 |
| Contribution Margin (CM) [C=(A-B)] | 720 | 21,600 | 259,200 | 272,160 | 285,768 |
| Less. Fixed Expense | | | | | |
| Electricity Bill | | 500 | 6,000 | 7,000 | 7,500 |
| Mobile Bill | | 400 | 4,800 | 5,500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Transportation | | 4,000 | 48,000 | 50,000 | 52,000 |
| Entertainment | | 500 | 6,000 | 7,000 | 7,500 |
| Guard | | 50 | 600 | 600 | 600 |
| Total Fixed Cost | | 10,450 | 125,400 | 130,100 | 133,600 |
| Net Profit (E) [C-D] | | 11,150 | 133,800 | 142,060 | 152,168 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 80,000 | | |
| 1.2 | Net Profit | 133,800 | 142,060 | 152,168 |
| 1.3 | Depreciation (Non cash item) | | - | - |
| 1.4 | Opening Balance of Cash Surplus | | 101,800 | 211,860 |
| | Total Cash Inflow | 213,800 | 243,860 | 364,028 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 112,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 101,800 | 211,860 | 332,028 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



















জাতীয় পরিচয়পত্র
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: **শ্রী লুটফ হাছান**
 Name: **MR. LUTTON HASAN**
 পিতা: **শ্রী মফাজ হক**
 Date of Birth: **12 Mar 1983**
 ID NO: **9317658111241**

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকার কর্তৃক প্রদত্ত। এটি বাংলাদেশের জাতীয়তাকে
 প্রমাণ করার জন্য প্রযোজ্য। এটি জাতীয়তাকে প্রমাণ করার জন্য প্রযোজ্য। এটি জাতীয়তাকে
 প্রমাণ করার জন্য প্রযোজ্য। এটি জাতীয়তাকে প্রমাণ করার জন্য প্রযোজ্য।

জাতীয় পরিচয়পত্রের মাধ্যমে সরকারি সেবা গ্রহণ করা যায়।
 National ID Card is used for government services.


জাতীয় পরিচয়পত্র
 NATIONAL ID CARD

সহজ স্বপ্নের পাশ বই

নাম: শ্রী লুটফ হাছান
 জাতীয় পরিচয়পত্র নং: ৯৩১৭৬৫৮১১১২৪১
 জন্ম তারিখ: ১২/০৩/১৯৮৩
 পিতার নাম: শ্রী মফাজ হক
 স্বাক্ষর: শ্রী লুটফ হাছান
 স্থান: বাংলাদেশ

ইউ. পি. ফর্ম - ৭
 নং-১২ (১)
লাইসেন্স

নাম: শ্রী লুটফ হাছান

ঠিকানা: ২/১১, ঢাকা
 পূর্ব নাম: ০১
 লাইসেন্স নং: ২১
 লাইসেন্স প্রাপ্তির তারিখ: ১২/০৩/১৯৮৩
 পিতা/স্বামীর নাম: শ্রী মফাজ হক
 ঠিকানা: ২/১১, ঢাকা
 ডিঙ্গার পরিচয়পত্র নং: ০১
 কনস্ট্রাক্টর: শ্রী লুটফ হাছান
 প্রকল্পের নাম: শ্রী লুটফ হাছান
 স্থান: বাংলাদেশ
 স্বাক্ষর: শ্রী লুটফ হাছান
 তারিখ: ১২/০৩/২০১৭

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FAMILY PICTURE

