

Proposed NU Business Name: **MUHIT STORE**



Project identification and prepared by: Hafizur Rahman,
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD :JANTU MIA
Age	:	30-05-1985(30 Years)
Education	:	Seven
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	4 Brother & 3 Sister
Address	:	Vill: Gopalpur P.O: Poujan Bazar, P.S: Kalihati , 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	:	MOTIJAN
(iii) Father's name	:	MD MOYEZ UDDIN
(iv) GB member's info	:	Branch Sohodebpur Kalihati, Centre # 81 (Female), Member ID: 8013, Group No: 03 Member since: 15-10-1995 (20Years) First loan: BDT 5,000/- Existing loan: BDT 0 Outstanding loan:
Further Information:		
(v) Who pays GB loan installment	:	
(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	:	Ten years experience in running business. He has Three years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01777-317996
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOTIJAN joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing.

Proposed Nobin Udyokta Business Info

Business Name	:	MUHIT STORE
Location	:	South Para,Gopalpur,Poujan
Total Investment in BDT	:	BDT 1,97,000
Financing	:	Self BDT 97,000(from existing business) 49% Required Investment BDT 1,00,000(as equity) 51%
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 the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Soyabin oil, Salt, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, Ice-cream, cloths etc.▪Average 15% gain on sale.▪The shop is Own.▪Collects goods from Elanga,Tangail▪Agreed grace period is 4 months.

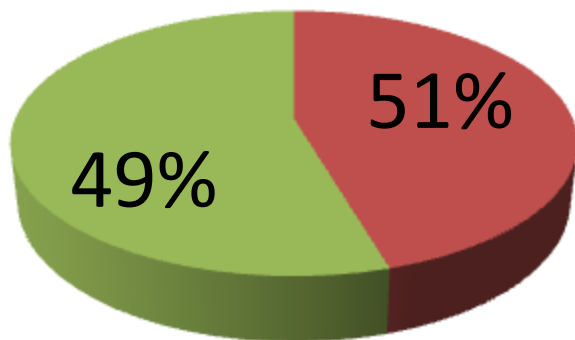
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Soya bin oil, Salt, Soap, Cosmetics Etc	2,400	72,000	8,64,000
Total Sales (A)	2,400	72,000	8,64,000
Less. Variable Expense			
Rice, Soya bin oil, Salt, Soap, Cosmetics Etc	2,040	61,200	734400
Total variable Expense (B)	2,380	71,400	8,56,400
Contribution Margin (CM) [C=(A-B)]	3,60	10,800	1,29,600
Less. Fixed Expense			
Electricity Bill		4,00	4,800
Mobile Bill		2,00	2,400
Transportation		3,00	3,600
Salary (self)		5,000	60,000
Entertainment			
Total fixed Cost (D)		5,900	70,800
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (03 x 1600)	4,800	8,000	12,800
Puls (01 x 4500)	4,500	18,000	22,500
Soft drinks (13 x 530)	6,890	0	6,890
Sugar(2 x1800)	3,600	3,600	7,200
Soya bin oil (50 x 90)	4,500	8,500	13,000
Soap(04 x 2200)	8,800	17,600	26,400
Coconut oil(50 x100)	5,000	7,000	12,000
Face Crime (40 x 150)	6,000	4,000	10,000
Wheel Powder(2x300)	6,000	15,000	21,000
Biscuit, Chanachur, Milk, Tooth Paste etc	46,910	18,300	65,210
Total	97,000	1,00,000	1,97,000

Source of Finance



Entrepreneur Contribution: 97,000

Investors Investment : 1,00,000

Total Investment : 1,97,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Rice, Soya bin oil, Salt, Soap.	3,000	90,000	10,80,000	11,34,000
Total Sales (A)	3,000	90,000	10,80,000	11,34,000
Less. Variable Expense				
Rice, Soya bin oil, Salt, Soap.	2,550	76,500	9,18,000	9,18,000
Total variable Expense (B)	2,550	76,500	9,18,000	9,18,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000	1,70,100
Less. Fixed Expense				
Electricity Bill		4,00	4,800	5,500
Mobile Bill		3,00	3,600	3,600
Transportation		5,00	6,000	8,000
Salary (self)		5,000	60,000	60,000
Entertainment		1,00	1,200	1,500
Depreciation		0	0	0
Total Fixed Cost		6,300	75,600	78,600
Net Profit (E) [C-D]		7,200	86,400	91,500
Investment Payback			60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	86,400	91500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		26,000
	Total Cash Inflow	1,86,400	1,17,500
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	0
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3	Net Cash Surplus	26,000	57,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

















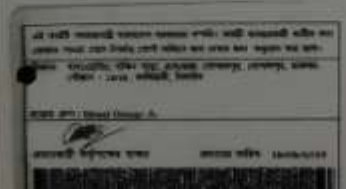


প্রত্যয়নপত্র

এই প্রত্যয়নপত্র করা হয়েছে যে, মোঃ জি-
ফর বিগর, জামী কো-ইন্ডাস্ট্রিস, গ্রাম হোপানপুর
গো: সোফান, গ্রাম: কাবিহাতি জেলা: টাঙ্গাইল
এই জামীন ব্যাংক কর্তৃক ৮০/৮
কোয়ার্টার ০৮ নং প্রাপ্ত ৮০২৮ নং জমি।

তারিখ ২৫/০৯/২০২৫ হে. তারিখে জামীন ব্যাংক
অঙ্গীকার হিসেবে যোগদান করেন এবং ২৫/০৯/২০০৫
হে. তারিখে অঙ্গীকার প্রেরণ করা। তারিখ
২০ নং জামীন ব্যাংক কর্তৃক প্রদত্ত নিয়মিত
অঙ্গীকার হিসেবে এই নিয়মিত ক্রিডি পরিচালনা
করা হবে।

(Handwritten signature)
তারিখ: ২০/৯/২০২৫
স্বাক্ষর: মোঃ জি-ফর



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জাইসেদ

তারিখ: ২০/৯/২০২৫

স্বাক্ষর: মোঃ জি-ফর

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FAMILY PICTURE

