

# Proposed NU Business Name: **MS MASUDA ENTERPRISE**



Project identification and prepared by: Md Obaidullah  
Bogra Sadar Unit, Bogra

Project verified by: Md Mozaharul Islam



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

Name	:	<b>MOSTOFA HABIB</b>
Age	:	15-11-1996 (21 Years)
Education, till to date	:	Diploma in Radio Mechanic
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Brother
Address	:	Vill: Sartia P.O:Moria, P.S: Gabtoli, Dist: Bogra
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>MASUDA PARVIN</b>
(iii) Father's name	:	<b>JULFIQUR HAIDAR</b>
(iv) GB member's info	:	Branch: Mohishaban, Gabtoli, Centre # 76 (Female), Member ID: 9695, Group No: 06 Member since: 25-01-2001 to 2004(03 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT Nil/-
(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	:	08 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-845471
Mother's Contact No.	:	01720-314340
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MASUDA PARVIN** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS MASUDA ENTERPRISE</b>
Location	:	Pachmail bazar,Gabtohi,Bogra.
Total Investment in BDT	:	BDT 3,14,000/-
Financing	:	Self BDT 2,14,000 (from existing business) 68% Required Investment BDT 1,00,000 (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft =300 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Oil, Soap, Salt, Rice etc.</li><li>▪The shop is in own rented.</li><li>▪The business is operating by entrepreneur.</li><li>▪Existing 02 employee.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

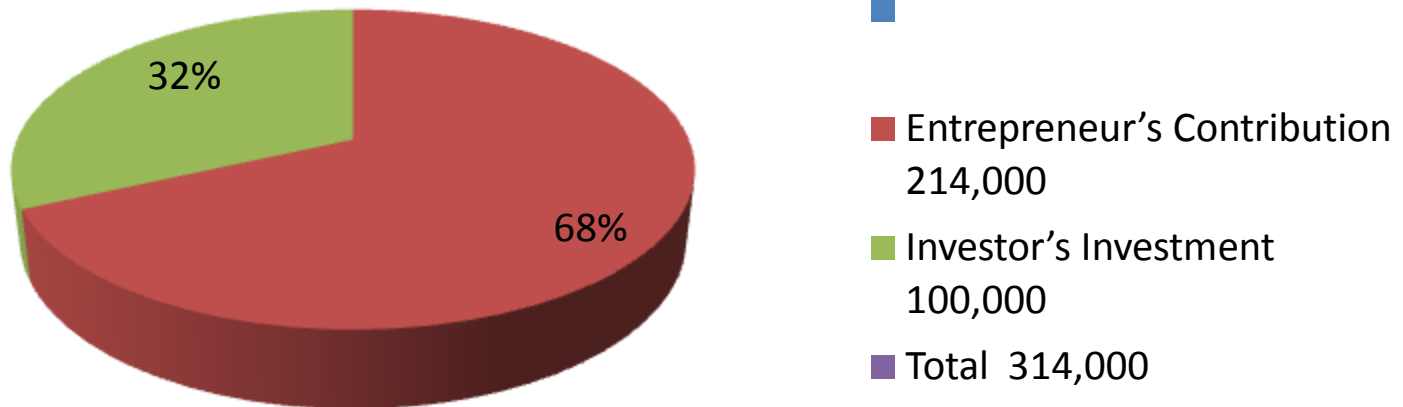
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice,flower,oil,Soap,Salt and others.	10,000	300,000	3,600,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>
<b>Less. Variable Expense</b>			
Rice,flower,oil,Soap,Salt and others.	9,000	270,000	3,240,000
<b>Total variable Expense (B)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
House rant		-	0
Electricity Bill		900	10,800
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		500	6,000
Guard		100	1,200
Generator		-	0
Mobile Bill		500	6,000
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>16,500</b>	<b>198,000</b>
<b>Net Profit (E) [C-D]</b>		<b>13,500</b>	<b>162,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rice	24	1850	44,400	20	1,850	37,000	81,400
Soyabin oil	300	90	27,000	2	17000	34,000	61,000
Disel	200	66	13,200	0	0	0	13,200
dal	150	110	16,500	0	0	0	16,500
Soap	300	27	8,100	0	0	0	8,100
Sugar	2	3200	6,400	5	3200	16,000	22,400
Job bhushi	10	800	8,000	0	0	0	8,000
Medicine	1	50000	50,000	1	6200	6200	56,200
Muri	0	0	0	2	3400	6,800	6,800
Others	1	1	40,400	0	0	0	40,400
	<b>0</b>	<b>0</b>	<b>214,000</b>	<b>229</b>	<b>0</b>	<b>100,000</b>	<b>314,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Rice,flower,oil,Soap,Salt and others.	15,000	450,000	5,400,000	5,670,000	5,953,500
<b>Total Sales (A)</b>	<b>15,000</b>	<b>450,000</b>	<b>5,400,000</b>	<b>5,670,000</b>	<b>5,953,500</b>
<b>Less. Variable Expense</b>					
Rice,flower,oil,Soap,Salt and others.	13,500	405,000	4,860,000	5,103,000	5,358,150
<b>Total variable Expense (B)</b>	<b>13,500</b>	<b>405,000</b>	<b>4,860,000</b>	<b>5,103,000</b>	<b>5,358,150</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
House rant		0	0	0	0
Electricity Bill		900	10,800	10,800	10,800
Transportation		2000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		12000	144,000	144,000	144,000
Entertainment		600	7,200	7,200	7,200
Guard		100	1,200	1,200	1,200
Generator		0	0	0	-
Mobile Bill		600	7,200	7,200	7,200
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>21,200</b>	<b>254,400</b>	<b>254,400</b>	<b>254,400</b>
<b>Net Profit (E) [C-D]</b>		<b>23,800</b>	<b>285,600</b>	<b>312,600</b>	<b>340,950</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	285,600	312,600	340,950
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		245,600	518,200
	<b>Total Cash Inflow</b>	<b>385,600</b>	<b>558,200</b>	<b>859,150</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>245,600</b>	<b>518,200</b>	<b>819,150</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0, Others:02  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop:Pachmail bazar, Gabtoli, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











পায়ার  
হেঁর  
টেল  
পাক্টি  
য়

জ

KHAL

স্বাস্থ্য  
কেন্দ্র





















IGUAL

LUX





পুলিশার কাটা, নকল প্রথম নামক  
পোনা সংগতের পেশী লিড, কাটাস  
ফিত, ফিশ ফিত সাং হাটীয়া পেশী  
ও নাছের সেরিসি পাওয়া যাে

মেসার্স মাসুদা এন্টারপ্রাইজ

EQUAL





सावधान





Handwritten text on a notice posted on the glass display case. The text is partially obscured but appears to be a list or schedule.

Handwritten text on a notice posted on the wall behind the counter.

Handwritten text on a notice posted on the wall behind the counter.

Handwritten text on papers and documents on the counter, including a calculator and various forms.



ICUAL

SOYA MEAL

SOYA MEAL

SOYA MEAL

SOYA MEAL

SOYBEAN MEAL









IGUAL

পুষ্টি

AVG

DICTAZO

PUSTI

সোভাল

সিলা সিলা

CallosVet

CallosVet

সোভাল  
সিলা সিলা







নির্বাচন কমিশন

বাংলাদেশ

জাতীয় পরিচয় কার্ড

সিইডি জন্ম

বয়স

সঙ্গী

Search Type: National ID Enter Search Number: 19961014033000069



NID	19961014033000069
Name(bangla)	মোস্তাফা হাবিব
Name(english)	Mostofa Habib
Birth	15 November 1996
Father Name	মুন্সির হাবিব
Mother Name	সুখা হাবিব
Spouse Name	
Form No	30018068
Education	সি এলসি
Voter Area (Area Code)	শাজাহাট (0595)
Voter Serial No	377
Voter No	100559000171
Status	checked

প্রত্যয়ন পত্র

আমরা এই অর্থে প্রত্যয়ন করছি যে  
 মোস্তাফা হাবিবের আধিকারিত জাতীয়  
 পরিচয় কার্ড নং ১৬/ম শ্রীমান: ১৬  
 সদস্য নং ১৬১৬ এর মিয়ামতি সদস্য  
 ছিলেন। মীমাংসা ও বহু সদস্য থাকার  
 কারণে সদস্য পদ ত্যাগ করেছেন।

আমরা তাঁর আধিকারিত সদস্য  
 কাগজ ফেরত দিচ্ছি।

১। সদস্য - পাঠান  
 ২। কেন্দ্র পরিচালক - পাঠান

# FAMILY PICTURE

