

## Proposed NU Business Name: **M/S MASUM ENTERPRISE**



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Project verified by: Md. Siddikur Rahman



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MASUM</b>   |
| Age  | : | 01-01-1990 (27 Years)  |
| Education, till to date                          | : | Class 10   |
| Marital status                                   | : | Unmarried  |
| Children   | : | Null   |
| No. of siblings:                                 | : | 1 Sister   |
| Address  | : | Vill: Mashok P.O: Fulbaria-1730, P.S: Kapashia, Dist: Gazipur  |
| 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>PIARA</b>   |
| (iii) Father's name                              | : | <b>FAIZUL HAQUE</b>  |
| (iv) GB member's info                            | : | Branch: Jangalia, Centre # 70 (Female),<br>Member ID: 8043/1, Group No: 05<br>Member since: 20/02/2002 ( 08 Years)<br>First Loan: BDT 5,000 /-,<br>Outstanding Loan: =30,000/= |
| Further Information:                             |   |  |
| (v) Who pays GB loan installment                 | : | Mother   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 05 years experience in running business.<br>He has 03 years training |
| Other Own/Family Sources of Income  | : | None   |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01749-998256   |
| Family's Contact No.  | : | 01733-598131   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.        |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PIARA** joined Grameen Bank since 08 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>M/S MASUM ENTERPRISE</b>  |
| Location  | : | Chandpur Bazar, Gazipur  |
| Total Investment in BDT                           | : | BDT 5,55,000/-   |
| Financing   | : | Self BDT 4,75,000/- (from existing business) 86%<br>Required Investment BDT 80,000/- (as equity) 14%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 50 ft x 15 ft = 750 sq. ft   |
| Security of the shop                              | : | BDT 20,000 /-  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Ceiling board, Glass, Aluminium, Plying board, RFL door, RFL menti, RFL costi, RFL angle, Silicon gum, PVC sheet etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Gazipur Chowrasta.</li><li>▪Agreed grace period is 3 months.</li></ul> |

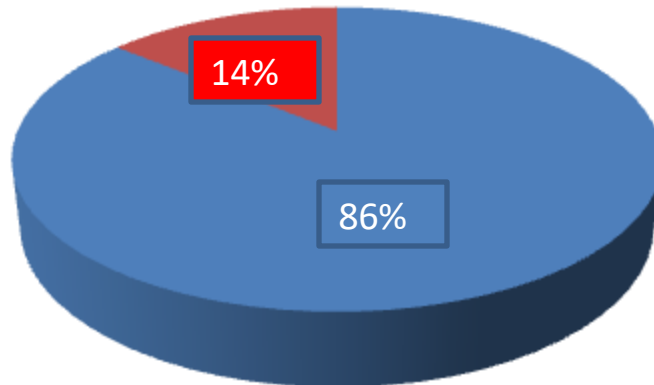
## Existing Business

BDT (TK)

| Particular  | Daily        | Monthly        | Yearly           |
|---|--------------|----------------|------------------|
| <b>Revenue (sales)</b>  |              |                |                  |
| Ceiling board, Glass, Aluminium, Plying board, RFL door, RFL menti, RFL costi, RFL angle, Silicon gum, PVC sheet etc. | 5,000        | 150,000        | 1,800,000        |
| <b>Total Sales (A)</b>  | <b>5,000</b> | <b>150,000</b> | <b>1,800,000</b> |
| <b>Less. Variable Expense</b>   |              |                |                  |
| Ceiling board, Glass, Aluminium, Plying board, RFL door, RFL menti, RFL costi, RFL angle, Silicon gum, PVC sheet etc. | 4,000        | 120,000        | 1,440,000        |
| <b>Total variable Expense (B)</b>   | <b>4,000</b> | <b>120,000</b> | <b>1,440,000</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>  |              |                |                  |
| Rent  |              | 2,500          | 30,000           |
| Electricity Bill  |              | 300            | 3,600            |
| Transportation  |              | 2,000          | 24,000           |
| Mobile Bill   |              | 300            | 3,600            |
| Entertainment   |              | 150            | 1,800            |
| Guard   |              | 250            | 3,000            |
| Salary (self)   |              | 5,000          | 60,000           |
| Generator   |              | 200            | 2,400            |
| <b>Total fixed Cost (D)</b>   |              | <b>10,700</b>  | <b>128,400</b>   |
| <b>Net Profit (E) [C-D]</b>   |              | <b>19,300</b>  | <b>231,600</b>   |

## Investment Breakdown

| Particulars   | Existing       | Proposed      | Proposed Total |
|---------------|----------------|---------------|----------------|
| Ceiling board | 144,000        | 18,000        | 162,000        |
| Glass         | 75,000         | -             | 75,000         |
| Aluminium     | 120,000        | 15,000        | 135,000        |
| Plying board  | 35,000         | 4,200         | 39,200         |
| RFL door      | 18,500         | 18,500        | 37,000         |
| RFL menti     | 13,250         | 13,250        | 26,500         |
| RFL costi     | 12,750         | 2,550         | 15,300         |
| RFL angle     | 9,000          | 6,000         | 15,000         |
| Silicon gum   | 7,500          | -             | 7,500          |
| PVC sheet     | 20,000         | -             | 20,000         |
| Others        |                | 2,500         | 2,500          |
| Security      | 20,000         |               |                |
| <b>Total</b>  | <b>475,000</b> | <b>80,000</b> | <b>555,000</b> |



- Entrepreneur's Contribution- 4,75,000
- Investor's Investment- 80,000
- Total Investment- 5,55,000

## Financial Projection

BDT (TK)

| Particular  | Daily        | Monthly        | 1st Year         | 2nd Year(+5%)    | 3rd year (+5%)   |
|---|--------------|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>  |              |                |                  |                  |                  |
| Ceiling board, Glass, Aluminium, Plying board, RFL door, RFL menti, RFL costi, RFL angle, Silicon gum, PVC sheet etc. | 7,000        | 210,000        | 2,520,000        | 2,646,000        | 2,778,300        |
| <b>Total Sales (A)</b>  | <b>7,000</b> | <b>210,000</b> | <b>2,520,000</b> | <b>2,646,000</b> | <b>2,778,300</b> |
| <b>Less. Variable Expense</b>   |              |                |                  |                  |                  |
| Ceiling board, Glass, Aluminium, Plying board, RFL door, RFL menti, RFL costi, RFL angle, Silicon gum, PVC sheet etc. | 5,600        | 168,000        | 2,016,000        | 2,116,800        | 2,222,640        |
| <b>Total variable Expense (B)</b>   | <b>5,600</b> | <b>168,000</b> | <b>2,016,000</b> | <b>2,116,800</b> | <b>2,222,640</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>   | <b>1,400</b> | <b>42,000</b>  | <b>504,000</b>   | <b>529,200</b>   | <b>555,660</b>   |
| <b>Less. Fixed Expense</b>  |              |                |                  |                  |                  |
| Rent  |              | 2,500          | 30,000           | 30,000           | 30,000           |
| Electricity Bill  |              | 300            | 3,600            | 3,600            | 3,600            |
| Transportation  |              | 2,500          | 30,000           | 31,000           | 32,000           |
| Mobile Bill   |              | 350            | 4,200            | 4,300            | 4,500            |
| Entertainment   |              | 150            | 1,800            | 1,900            | 2,000            |
| Guard   |              | 250            | 3,000            | 3,000            | 3,000            |
| Salary (self)   |              | 5,000          | 60,000           | 60,000           | 60,000           |
| <b>Total Fixed Cost</b>   |              | <b>11,050</b>  | <b>132,600</b>   | <b>133,800</b>   | <b>135,100</b>   |
| <b>Net Profit (E) [C-D]</b>   |              | <b>30,950</b>  | <b>371,400</b>   | <b>395,400</b>   | <b>420,560</b>   |
| <b>Investment Payback</b>   |              |                | <b>32,000</b>    | <b>32,000</b>    | <b>32,000</b>    |



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

| SI #     | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   | Year 3 (BDT)     |
|----------|---|----------------|----------------|------------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |                  |
| 1.1      | Investment Infusion by Investor                   | 80,000         |                |                  |
| 1.2      | Net Profit  | 371,400        | 395,400        | 420,560          |
| 1.3      | Depreciation (Non cash item)                      | 0              | 0              | 0                |
| 1.4      | Opening Balance of Cash Surplus                   |                | 339,400        | 702,800          |
|          | <b>Total Cash Inflow</b>                          | <b>451,400</b> | <b>734,800</b> | <b>1,123,360</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                |                |                  |
| 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           |
|          | <b>Total Cash Outflow</b>                         | <b>112,000</b> | <b>32,000</b>  | <b>32,000</b>    |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>339,400</b> | <b>702,800</b> | <b>1,091,360</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 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











Stack of boxes labeled "PVC CEILING PANEL" and "Laurel".











# FAMILY PICTURE

