

*Proposed NU Business Name :* **M/S Masum Electronics**  
*Business Category:* **General Retail & Wholesale**



*Business Proposal Identified by:* **Md. Shafiqul Islam, Asst. Nobin, Gobindoganj Unit, Gaibandha.**

*Business Proposal prepared by:* **Fahina Yesmin Happy**

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b>Sayed Masum Rana</b> Vill: Kochasohor, Union: Kochasohor, Post: Kochasohor, Upazila:Gobindaganj, District: Gaibandha.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Daughter and 01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> Mst. Aysha Begum Sayed Mahabur Rahman <i>Branch:Gobindaganj, Centre # 17/po,</i> <i>Loan no.: 3505, Membership since 1999 to 2008</i> First loan: Tk. 4,000 Existing loan: Nil, Last loan: Tk. 25,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A No Nil Nil

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	18 (Eighteen) years experience in running his own business. He started the business with BDT 10,000 (Ten thousand). : He has taken 02 (Two) years vocational training on Electrical Servicing from Technical Training Center of Rajshahi district.
Other Own/Family Sources of Income	:	His elder brother's income from entrepreneur's business as an assistant. He has purchased 4 decimal land and purchasing 3 cows as well as running his own business from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01723792624
NU's National ID No.	:	3213044887965
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Sayed Mahabur Rahman was a GB member since 1999 to 2008 at first he took GB loan BDT 4,000 (Four thousand).
- Successively several times he utilized GB loan for cultivation purposes, taken lease of land and household purposes.
- Finally GB loan helped his to improve economic condition, livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Masum Electronics</i></b>
Address/ Location	:	Kochasohor, Gobindaganj, Gaibandha.
Total Investment in BDT	:	Tk. 411,000
Financing	:	Self Tk.311,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 20% and Servicing 90%
(ii) Estimated % of proposed gross profit margin	:	On an average 20% and Servicing 90%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

<b>Particulars</b>	<b>Existing Business (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Income from Product	1,500	42,000	504,000
Income from Servicing	500	14,000	168,000
<b>Total Sales of product &amp; Services (A)</b>	<b>2,000</b>	<b>56,000</b>	<b>672,000</b>
Less: Cost of Product purchased	1,200	33,600	403,200
Less: Cost of Servicing	100	2,800	33,600
<b>Total cost of product &amp; Services (B)</b>	<b>1,300</b>	<b>36,400</b>	<b>436,800</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>700</b>	<b>19,600</b>	<b>235,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,300	15,600
Shop rent (Own)		-	-
Mobile bill		300	3,600
Conveyance bill		2,000	24,000
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-01-brother)		2,500	30,000
Other Cost (Stationary & Entertainment etc.)		1,200	14,400
<b>Non Cash Item:</b>			
Depreciation Expenses		248	2,970
<b>Total Operating Cost (D)</b>		<b>12,548</b>	<b>150,570</b>
<b>Net Profit (C-D):</b>		<b>7,053</b>	<b>84,630</b>

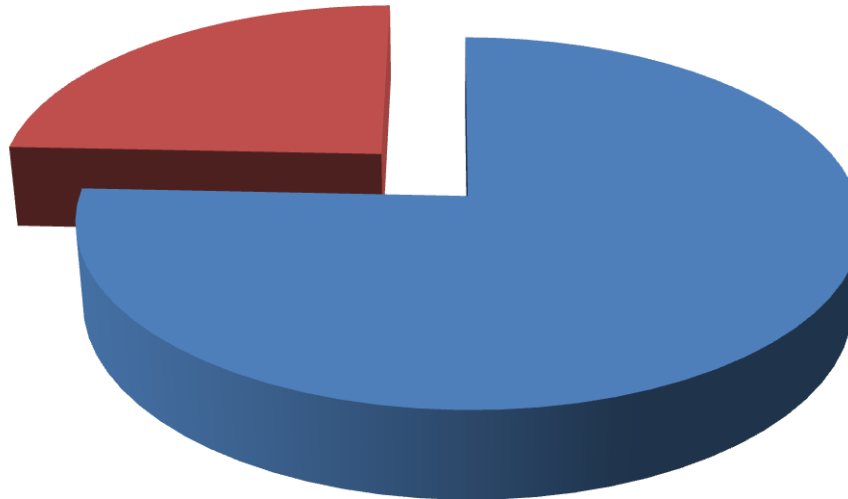
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in Products (Electronics item, servicing item and mobile accessories etc.)	Investment in Products (Electrical & Electronics item etc.)	281,675	100,000	381,675
Investment in Machineries (hot gun, power supply, tool set, IPS, Battery charger, others tools etc.)		17,500	-	17,500
Cash in hand		9,525	-	9,525
Decoration ( fixture and fittings)		2,300		2,300
<b>Total Capital</b>		<b>311,000</b>	<b>100,000</b>	<b>411,000</b>

# ***SOURCE OF FINANCE***

**GTT's  
Investment  
24%**

- Entrepreneur's Contribution BDT 311,000**
- GTT's Investment BDT 100,000**
- Total Capital BDT 411,000**



**Entrepreneur's  
Contribution  
76%**



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Income from Product	2,600	72,800	873,600	2,938	82,264	987,168	3,232	90,490	271,471
Est. Income from Servicing	550	15,400	184,800	622	17,402	208,824	684	19,142	57,427
<b>Total Estimated Sales &amp; services (A)</b>	<b>3,150</b>	<b>88,200</b>	<b>1,058,400</b>	<b>3,560</b>	<b>99,666</b>	<b>1,195,992</b>	<b>3,915</b>	<b>109,633</b>	<b>328,898</b>
Less: Cost of Product purchased	2,080	58,240	698,880	2,350	65,811	789,734	2,585	72,392	217,177
Less: Cost of Servicing	110	3,080	36,960	124	3,480	41,765	137	3,828	11,485
<b>Total Estimated cost of Product &amp; services (B)</b>	<b>2,190</b>	<b>61,320</b>	<b>735,840</b>	<b>2,475</b>	<b>69,292</b>	<b>831,499</b>	<b>2,722</b>	<b>76,221</b>	<b>228,662</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>960</b>	<b>26,880</b>	<b>322,560</b>	<b>1,085</b>	<b>30,374</b>	<b>364,493</b>	<b>1,193</b>	<b>33,412</b>	<b>100,236</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,400	16,800		1,500	18,000		1,600	4,800
Shop rent (Own)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Conveyance		2,200	26,400		2,500	30,000		2,600	7,800
Ownership Transfer Fee		833	7,500		833	10,000		833	2,500
Bank Charge (DD, PO, SC)		45	540		45	540		35	105
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		8,000	24,000
Proposed Salary-(Assistant-01-brother)		2,500	30,000		3,000	36,000		3,500	10,500
Other Cost (stationary & Entertainment etc.)		1,700	20,400		2,000	24,000		2,500	7,500
<b>Non Cash Item:</b>									
Depreciation Expenses		248	2,970		248	2,970		62	743
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>15,526</b>	<b>183,810</b>	<b>-</b>	<b>17,726</b>	<b>212,710</b>	<b>-</b>	<b>19,730</b>	<b>59,748</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>11,354</b>	<b>138,750</b>	<b>-</b>	<b>12,649</b>	<b>151,783</b>	<b>-</b>	<b>13,682</b>	<b>40,488</b>
<b>Retained Income</b>			<b>138,750</b>			<b>290,533</b>			<b>331,021</b>

**Notes:** 1. Agreed Grace period: Three months

2. Investment Payback schedule: Monthly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	146,250	161,783	42,988
1.3	Depreciation Expenses	2,970	2,970	743
1.4	Opening Balance of Cash Surplus	9,525	113,745	218,498
	<b>Total Cash Inflow</b>	<b>258,745</b>	<b>278,498</b>	<b>262,228</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	45,000	60,000	15,000
	<b>Total Cash Outflow</b>	<b>145,000</b>	<b>60,000</b>	<b>15,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>113,745</b>	<b>218,498</b>	<b>247,228</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 (elder brother); Others (beyond family): 0 Future employment: 0;</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Experience : 18 yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Inadequate Capital;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers.</li><li><input type="checkbox"/> Increasing Demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 642,021 after 2 years 7 months excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 304<sup>th</sup> as Yunus Centre and 84<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on 28 July, 2016 at Grameen Telecom Trust Premises

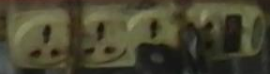
***Thank you***

Pictures





A white piece of paper is pinned to the right side of the shelving unit.







• Turbo Search System  
• Child Lock  
• Picture Status Memory

**6**  
Years  
Warranty



**21"**

**COLOUR TV**



**21" COLOR TV**



TV

**21" PURE FLAT  
COLOUR TELEVISION**



**21"**

COLOUR TELEVISION  
**21"**

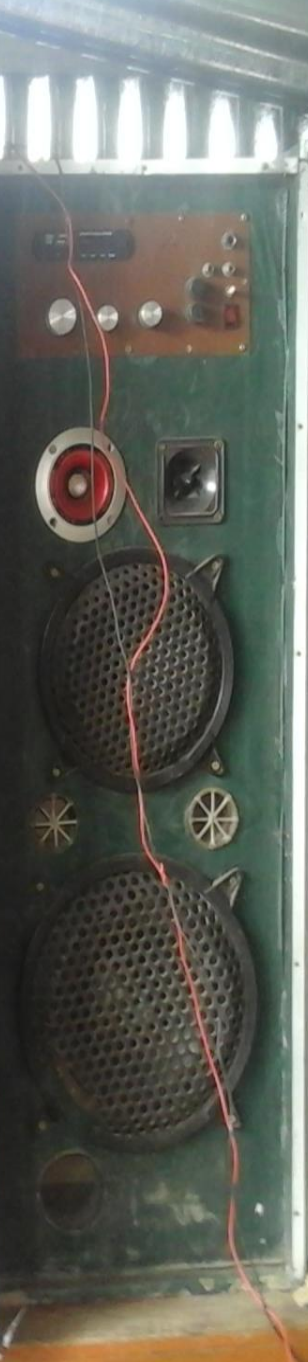
REMOTE CONTROL Model: SC-21T1

**6**  
Years  
Warranty

**COLO**

**14"**  
COLOR TV

**14"**  
NORMAL  
COLOR TELEVISION





SENIOR  
MYANMAR  
FESTIVAL





21" COLOR TV

Icons: TV, Sound, Remote, OSD



21" COLOUR TELEVISION



TV

21" PURE FLAT COLOUR TELEVISION

21"

REMOTE CONTROL Model: SC-21T1



6 Year Warranty

COLOR



14" PRIMO MULTI-SYSTEM NORMAL FLAT COLOR TELEVISION

MODEL U1NF



14" PRIMO MULTI-SYSTEM NORMAL FLAT COLOR TELEVISION

MODEL U1NF





Model: 42V  
Capacity: 42V  
Made in China







SENIOR  
MYANMAR  
FESTIVAL





লাইসেন্স কি আদায় রেজিটার

# ১৪নং কোচাশহর ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর : কোচাশহর,  
উপজেলা : গোবিন্দগঞ্জ, জেলা : গাইবান্ধা।

**ট্রেড লাইসেন্স**

ক্রমিক নম্বর: 234

অর্থ বৎসর: ২০২৬-২০২৭

লাইসেন্স নম্বর:

২৬/২০২৭

তারিখ ০৪/০২/২৭

প্রতিষ্ঠানের নাম:

মেসার্স মোস্তাফিজ ইন্ডাস্ট্রিয়াল

মালিকের নাম:

সৈয়দ মোস্তাফিজ হুসেইন

পিতা/স্বামীর নাম:

সৈয়দ মোস্তাফিজ হুসেইন

থানা:

কোচাশহর ডাকঘর: কোচাশহর উপজেলা: গোবিন্দগঞ্জ, জেলা: গাইবান্ধা।

পেশার ধরন:

ইন্ডাস্ট্রিয়াল

০০-০১-২০২৭ খ্রি

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০০/-

(কথায়: দুইশত টাকার মত)

প্রাপ্ত হয়ে তার ব্যবসা / বৃত্তি / পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।



চেয়ারম্যানের স্বাক্ষর ও সীল

## ਦਿਨਾਨਿਕ ਵਿਕਿਰਣ ਵਿਸ਼ਾ

25-05-2024	ਦਿਨਾਨਿਕ	20801
26-05-2024	"	20801
29-05-2024	"	20201
26-05-2024	"	20601
27-05-2024	"	20901
28-05-2024	"	20201
29-05-2024	"	20901
01-06-2024	"	20201
02-06-2024	"	20601
06-06-2024	"	20201



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



সাইমুম

নাম: সৈয়দ মাসুম রানা

Name: Syed Masum Rana

পিতা: সৈয়দ মাহাবুব রহমান

মাতা: মোছাঃ আয়াশা বেগম

Date of Birth: 14 Jun 1984

ID NO: 3213044887955

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। কার্যকর রাখার জন্য এটি ৩ মাসের মেয়াদে পরে পরে নবায়ন করে নিত্যনতুন খেতি অধিকারী জমা দেয়ার জন্য অনুমোদন করা হলো।

ঠিকানা: গ্রাম/জাঙ্গাল: কেডাশহর, ডাকঘর: কেডাশহর - ৫৭৪০, গোবিন্দপুর, পাইকগাছা

প্রদানকারী কর্মসূচকের স্বাক্ষর      প্রদানের তারিখ: ২২/০৮/২০০৮



গ্রামীণ ব্যাংক

কোচাশহর শাখা

তাং ২৫/০৮/২০১৬

প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করছি যে, মোঃ সৈয়দ মাহাবুব রহমান। তিনি গ্রামীণ ব্যাংক কোচাশহর শাখায় ১৯৯৯ সালে ভর্তি হন। তার স্বীকৃতি নং-৫৮০৮ কেন্দ্র নং ৫ গ্রুপ ৪৪/নু। তিনি ২০০৮ সালে গ্রামীণ ব্যাংকের সদস্য পদ ত্যাগ করেন। বর্তমানে তার কাছে কোন পাওনা নাই।

আমি তার উন্নতি কামনা করি।

শেখ মোস্তাফিজুর রহমান

কেন্দ্র প্রধানের স্বাক্ষর



**Thank You**