

## Proposed NU Business Name: **MASBAH UDDIN & BROTHERS**



Project identification and prepared by: Md.Nasir Uddin Sheikh  
Chagal naiya, feni

Project verified by: Abadot Hossain



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

Name	:	<b>MD. MASBAH UDDIN BHUIYAN</b>
Age	:	09 / 03 /1988 ( 30 Years)
Education, till to date	:	H S C
Marital status	:	married
Children	:	Sons 01 Daughter 0
No. of siblings:	:	02 Brother 03 Sisters
Address	:	Vill: North Sotor P.O: North Sotor, P.S: Chagal naiya, Dist: Feni.
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>SAHEDA AKTER</b>
(iii) Father's name	:	<b>MD. HABIB ULLAH BHUIYAN</b>
(iv) GB member's info	:	Branch: Mohamaya , Centre # 08 /(Female), Member ID:2533/1, Group No: 07 Member since: 02-03-2000-2007 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 00/-
(v) Who pays GB loan installment	:	Mother
(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	:	12 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01977-268978
Mother's Contact No.	:	01869-147103
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAHEDA AKTER** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

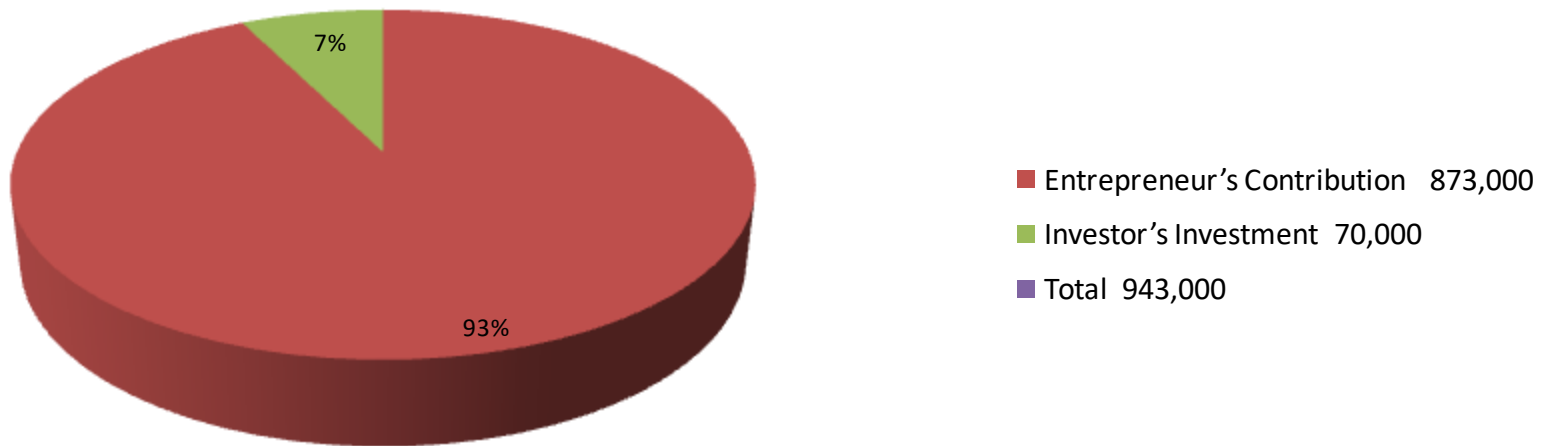
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MASBA UDDIN &amp;TRADARS</b>
Location	:	Chagal Naiya Bazar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 9,43,000/-
Financing	:	Self BDT 8,73,000/- (From Existing Business) 93 % Required Investment Bdt,70,000(as Equity) 7 %
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
Security Of The Shop	:	500,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like soft Chair,table,rack, etc.</li> <li>▪Average 20% Gain On Sale.</li> <li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li> <li>▪He Is Doing His Business In Rent Place.</li> <li>▪Collects Goods From Feni.</li> <li>▪Agreed Grace Period Is 3 Months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
wall drop ,chair,table ,etc.	3500	105000	1260000
	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
wall drop ,chair,table ,etc.	2800	84000	1008000
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>
<b>Less Fixed Expense</b>			
Rent		5000	60000
Electric Bill		500	6000
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff) 1		4000	48000
Entertainment		200	2400
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>16000</b>	<b>192000</b>
<b>Net Profit (E)= [C-D]</b>		<b>5000</b>	<b>60000</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
wall drop	20	5,000	100,000	0	0	0	100,000
chair	500	400	200,000	175	400	70,000	270,000
table	10	3,500	35,000			0	35,000
rack	10	2,500	25,000	0	0	0	25,000
stant	10	1,000	10,000			0	10,000
basket	10	300	3,000			0	3,000
security	0	0	500,000			0	500,000
			0			0	0
			0			0	0
<b>Total</b>	<b>560</b>	<b>12700</b>	<b>873,000</b>	<b>175</b>	<b>400</b>	<b>70,000</b>	<b>943,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
wall drop ,chair,table ,etc.	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
wall drop ,chair,table ,etc.	3200	96000	1152000	1209600	1270080
<b>Total Variable Expense</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>	<b>1209600</b>	<b>1270080</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>	<b>302400</b>	<b>317520</b>
<b>Less Fixed Expense</b>					
Rent		5000	60000	60000	60000
Electric Bill		500	6000	6300	6600
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff) 1		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>16000</b>	<b>188400</b>	<b>189040</b>	<b>189692</b>
<b>Net Profit (E)= [C-D]</b>		<b>8000</b>	<b>96000</b>	<b>100800</b>	<b>105840</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	96,000	100800	105840
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68000	140800
	<b>Total Cash Inflow</b>	<b>166,000</b>	<b>168,800</b>	<b>246,640</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>68,000</b>	<b>140,800</b>	<b>218,640</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; Chagalnaiya Bazar, chagalnaiya .feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



ZUOLUN VOGUE





DOLUN VOGUE





KOLUN VOGUE





BUOLUN VOGUE