Proposed NU Business Name: MASUD ANTER PRISE



Project identification and prepared by: Md.Nurul islam Kaliakor Unit, Gazipur Project verified by: MD. Mizanur Rahaman Patoyari



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD:MASUD RANA		
Age	:	04-06-1981 (34 Y <i>ears)</i>		
Education, till to date	:	S.S.C		
Marital status	:	Married		
Children	:	1 Son.		
No. of siblings:	:	3 Brothers, 2 Sisters.		
Address	:	Vill: Rakhaliacala P.O: Shofipur P.S: Kaliakor, Dist: Gazipur.		
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 Father ANOUARA ANOUARA MD.ABDUL MOJIT MOLLA Branch: Mouchak,, Centre # 31 (Female), Member ID: 3565, Group No: 04 Member since: 23-03-2007 <i>(09 Years)</i> First Ioan: BDT 5,000 /-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nill Father No 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	:	10 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01960412376
Family's Contact No.	:	01713570673
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

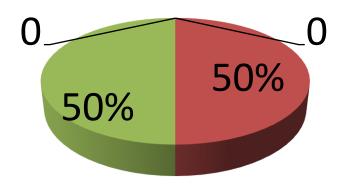
ANOWARA BAGUM joined Grameen Bank since 09 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info			
Business Name	:	MASUD ANTER PRISE	
Location	:	Vill: Rakaliacala P.O: Shopipur P.S: Kaliakor, Dist: Gazipur.	
Total Investment in BDT	:	BDT 200,000/-	
Financing	•	Self BDT 100,000/- (from existing business) 50% Required Investment BDT 100,000/- (as equity) 50%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	08 ft x 15 ft= 120 square ft	
Security of the shop	:	Nill	
Implementation	•	 The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Soap, Soft drinks, Cosmetics etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. Entrepreneur is owner of the shop. Collects goods from Company. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Grocery Item	4,000	120,000	1,440,000	
Total Sales (A)	4,000	120,000	1,440,000	
Less. Variable Expense				
Grocery Item	3,600	108,000	1,296,000	
Total variable Expense (B)	3,600	108,000	1,296,000	
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000	
Less. Fixed Expense				
Rent		0	0	
Electricity Bill		500	6,000	
Transportation		500	6,000	
Mobile Bill		200	2,400	
Entertainment		300	3,600	
Salary (sttaf)		0	0	
Salary (self)		5,000	60,000	
Total fixed Cost (D)		6,500	78,000	
Net Profit (E) [C-D)		5,500	66,000	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Rice (20kgx 30)	3,000	15,000	18,000		
Sampow	2,750	2,750	5 <i>,</i> 500		
Sugar (45kgx 46)	1,000	0	1,000		
Flour (2 x 1050)	7,500	20,000	27,500		
Cosmetics	1,850	10000	11,850		
Soap (50px 35)	15,000	7000	22,000		
Washing powder (15 kg x 70)	8,000	10000	18,000		
Ludous	4,000	15000	19,000		
Egg (200x7)	15,000	3000	18,000		
Oil (30x80)	20,000	6000	26,000		
Tooth Past, Noodle, Pulse, Herpic, Chocolate, Salt. Spice, Chanachur, Chips etc	21,900	11,250	33,150		
Total	100,000	100,000	200,000		

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Grocery Item	5,300	159,000	1,908,000	2,003,400	
Total Sales (A)	5,300	159,000	1,908,000	2,003,400	
Less. Variable Expense					
Grocery Item	4,505	135,150	1,621,800	1,702,890	
Total variable Expense (B)	4,505	135,150	1,621,800	1,702,890	
Contribution Margin (CM) [C=(A-B)	795	23,850	286,200	300,510	
Less. Fixed Expense					
Rent		0	0	0	
Electricity Bill		500	6,000	6,000	
Transportation	!	500	6,000	6,000	
Mobile Bill		200	2,400	2,400	
Entertainment		300	3,600	3,600	
Salary (sttaf)	!	7,000	84,000	8,400	
Salary (self)		5,000	60,000	60,000	
Total Fixed Cost		13,500	162,000	162000	
Net Profit (E) [C-D)		10,350	124,200	138510	
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	124,200	138,510
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		64,200
	Total Cash Inflow	224,200	202,710
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	64,200	142,710



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 10 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

Huge demand in the community Location of shop; Konabari Regular customers;

THREATS

Theft Fire Political unrest Pictures





























পরিচালনার ঃ সোচ বিপন হাসনে নরকার নিজ-উঠ্যাসবাস

া হালপর্বাল বেটা নারীত-লাল রাম্ ৫০,২৫০৫৭-২২৫০

ব্যতমান্ত াস্বাস দ্বাস্ত প্রত্যারপ্রাইর ব্যের লাভ মান্দ্রল বান্যা নাফালে ব্যালাকৈর, গলৌপুর। নাফালে ব্যালাকের, গলৌপুর।



গ্রহকরেন : মিসাঁস মাসুদ এন্টারপ্রাইজ ক্রোঃ মোর মাসুদ রানা সন্ধিপুর, কালিয়াকৈর, গান্ধীপুর। যোগাযোগ : ০১৭১০-৫৭০৬৭০,

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FAMILY PICTURE

