

Proposed NU Business Name: **VAI VAI PHARMECY**



Project identification and prepared by: MD. Mahfuja Khatun  
Sokhipur

Project verified by: Md.Siddikur Rahman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>SOIKAT</b>
Age	:	03-02-1997 (20 Years)
Education, till to date	:	Diploma
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 sister
Address	:	Vill: Saramiya P.O: Kochuya P.S: Sokhipur Dist: Tangail
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>LIPI</b>
(iii) Father's name	:	<b>SADIKUL</b>
(iv) GB member's info	:	Branch :Kochuya, Sokhipur Centre 36 (Female), Member ID: 3636/3 , Group No: 06 Member since: 28-08-2013(04Years) First loan: BDT 20,000
Further Information:		Existing loan: BDT 30,000, Outstanding Loan:30000
(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.)	:	No
Business Experiences and Training Info	:	2 years experience in running business.2 years in own business He has 2 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775326452
Family's Contact No.	:	01714989434
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sokhipur Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LIPI** joined Grameen Bank since 04 years ago. At first she took BDT 20,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

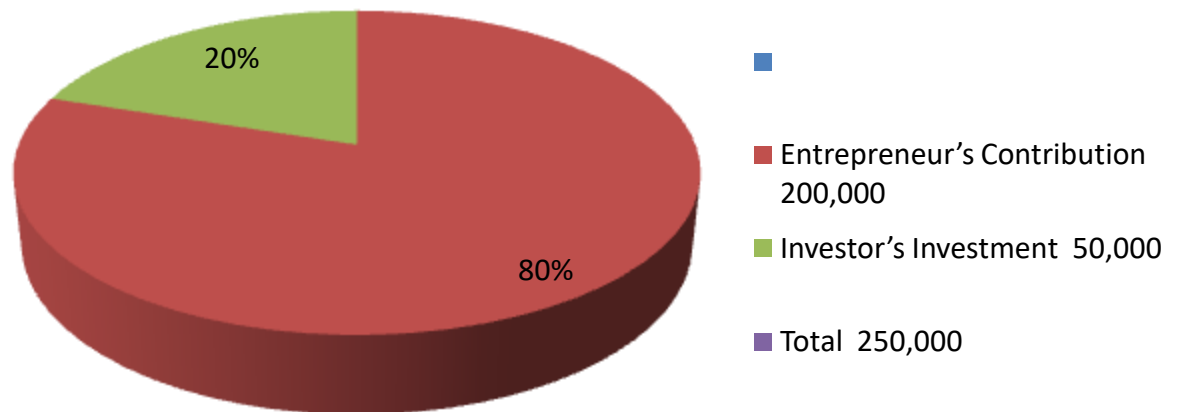
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI PHARMACY</b>
Location	:	-
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 200000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12ft= 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like – Medicine.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Kochuya</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Medicine	2100	63000	756000
	0	0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Medicine	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent			0
Electric Bill		700	8400
Transportaion		1,200	14400
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		200	2400
Guard		100	1200
Generator		100	1200
Mobile Bill		600	7200
Total Fixed Cost (D)		7900	94800
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Medicine			200,000			50,000	250,000
	0	0	200,000	0	0	50,000	250,000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Medicine	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1020600</b>	<b>1071630</b>
<b>Less Variable Expense (B)</b>					
Medicine	<b>2160</b>	<b>64800</b>	<b>777600</b>	816480	<b>857304</b>
<b>Total Variable Expense</b>	<b>2160</b>	<b>64800</b>	<b>777600</b>	<b>816480</b>	<b>857304</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Less Fixed Expense</b>					
Rent			0	0	0
Electric Bill		700	8400	0	0
Transportaion		1,200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		600	7200	7300	7400
<b>Total Fixed Cost (D)</b>		<b>7900</b>	<b>93600</b>	<b>86020</b>	<b>86876</b>
<b>Net Profit (E)= [C-D]</b>		<b>8300</b>	<b>99600</b>	<b>104580</b>	<b>109809</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		79600	164180
	<b>Total Cash Inflow</b>	<b>149,600</b>	<b>184,180</b>	<b>273,989</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>79,600</b>	<b>164,180</b>	<b>253,989</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 02  
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





# FAMILY PICTURE

