

Proposed NU Business Name: **BISWASH PHARMACY**



Project identification and prepared by: Md Ebadat Hossain
Puthiya Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOHIDUL ISLAM
Age	:	05-11-1992 (23 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	04 Brothers, 03 Sisters
Address	:	Vill: Dobila Jamnagar , P.O: Jamnagar , P.S: Bagati para , Dist: Natore
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST ATABJAN BEGUM
(iii) Father's name	:	LATE POLAN MANDAL
(iv) GB member's info	:	Branch: Jamnagar Bagatipara, Centre # 30 (Female), Member ID: 3021/1, Group No: 03 Member since: 1998 (18 Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 20000/- Outstanding loan: BDT 19120/-
(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.)	:	Nil
Business Experiences and Training Info	:	12 years experience in running business. 03 Years in own business. He has 03 Months training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-503494
Mother's Contact No.	:	01738-892013
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshah

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ATABJAN BEGUM joined Grameen Bank since 18 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	NOBI STORE
Location	:	Jhamalia Baazar, Puthiya, Rajshahi.
Total Investment in BDT	:	BDT 145,000/-
Financing	:	Self BDT 95,000 (from existing business) 66% Required Investment BDT 50,000 (as equity) 34%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine etc.▪10% gain on sales▪The shop is Rented.▪The business is being operated by entrepreneur. Existing no employee.▪One will be appointed after receiving equity money.▪Collects goods from Natore, Rajshahi▪Agreed grace period is 3 months.

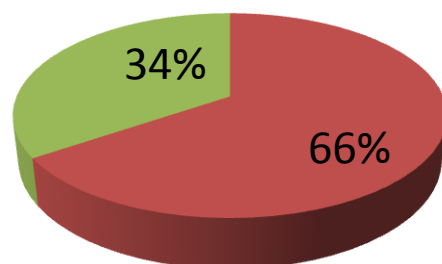
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cumin, Pulse, Cardamom, Soap etc	3300	99000	1188000
Total Sales (A)	3300	99000	1188000
Less Variable Expense			
Cumin, Pulse, Cardamom, Soap etc	2805	84150	1009800
Total variable Expense (B)	2,805	84150	1009800
Contribution Margin (CM) [C=(A-B)]	495	14850	178200
Less Variable Expense			
Electricity bill		300	3600
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Bank charge		100	1200
Guard		60	720
Mobile bill		200	2400
Total fixed cost (D)		7,860	94320
Net Profit (E)= [C-D]		6,990	83880

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Antibiotic	1	30000	30,000	1	10,000	10,000	40,000
Omiplasol Group	1	5000	5,000	1	10000	10,000	15,000
Parasitamol Group	1	3000	3,000	1	10000	10,000	13,000
Vitamin	1	10000	10,000	1	10000	10,000	20,000
Vitamin	1	30000	30,000	1	10000	10,000	40,000
Bith Prevention	1	2000	2,000	0	0	0	2,000
Security	1	15000	15,000	0	0	0	15,000
	7	0	95,000	5	0	50,000	145,000

Source of Finance



- Entrepreneur's Contribution 95,000
- Investor's Investment 50,000
- Total 145,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cumin, Pulse, Cardamom, Soap etc	6000	180000	2160000	2268000
Total Sales (A)	6000	180000	2160000	2268000
Less Variable Expense				
Cumin, Pulse, Cardamom, Soap etc	5100	153000	1836000	1927800
Total variable Expense (B)	5,100	153000	1836000	1927800
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200
Less Variable Expense				
Electricity bill		400	4800	5000
Transportation		2,000	24,000	24400
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		200	2400	2400
Bank charge		100	1200	1200
Guard		60	720	720
Mobile bill		300	3600	3700
Total fixed cost (D)		13,060	155,520	156,220
Net Profit (E)= [C-D]		13940	167280	183,980
Investment Payback			30,000	30,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	192,000	209,510
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		162,000
	Total Cash Inflow	242000	371510
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	162,000	341510

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

