

Proposed NU Business Name: **VAI VAI MEDICAL STORE**



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Sonatala unit.Bogra

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Masud Rana
Age	:	19-02-1984(33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	021Brothers
Address	:	Vill: Shicharpara P.O: Veluerpara P.S: Sonatala Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Anise Begum
(iii) Father's name	:	Late Md. shajahan Ali Molla
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 77(Female), Member ID: 9535, Group No: 10 Member since: 15-01-2008 (08Years) First loan: BDT 5,00/-
Further Information:		Existing Loan: Nill, Outstanding loan: Nill
(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	:	09 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-091984
Mother's Contact No.	:	0721-949255
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Anise Begum joined Grameen Bank since 08 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	VAI VAI MEDICAL STORE
Location	:	Veluerpara, Sonatala ,Bogra.
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 90,000/-(from existing business) 64% Required Investment BDT 50,000/-(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 10 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Medicine and medicine accessories etc.▪Average gain on 12% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Bogra market.▪Agreed grace period is 3 months.

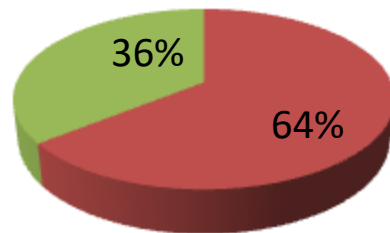
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Medicine items	2,200	66,000	792,000
Total variable Expense (B)	2,200	66,000	792,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		300	3,600
Salary (self)		5,000	60,000
Guard		150	1,800
Mobile Bill		50	600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		3,000	36,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Zimax	276	35	9,660	300	35	10,500	20,160
Flusacilian	400	10	4,000	550	10	5,500	9,500
Livo Flox	20	15	300	470	15	7,050	7,350
Sef-3	250	35	8,750	780	15	11,700	20,450
Libec-500	30	15	450	0	0	0	450
Rotix	300	12	3,600	0	0	0	3,600
Others	1	13240	13,240	1	15250	15,250	28,490
Security	1	50000	50,000	0	0	0	50,000
Total	1278	63362	90000	2101	15325	50000	140000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 50,000
- Total 140,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth items	3,300	99,000	1,188,000	1,247,400	1,309,770
Total Sales (A)	3,300	99,000	1,188,000	1,247,400	1,309,770
Less. Variable Expense					
Cloth items	2,904	87,120	1,045,440	1,097,712	1,152,598
Total variable Expense (B)	2,904	87,120	1,045,440	1,097,712	1,152,598
Contribution Margin (CM) [C=(A-B)]	396	11,880	142,560	149,688	157,172
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Guard		150	1,800	1,800	1,800
Mobile Bill		50	600	600	600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,000	72,000	72,000	72,000
Net Profit (E) [C-D]		5,880	70,560	77,688	85,172
Investment Payback			20,000	20,000	20,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	70,560	77,688	85,172
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		50,560	108,248
	Total Cash Inflow	120,560	128,248	193,420
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	50,560	108,248	173,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 9 Years
Quality goods & services;
Skill and experience; 9Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



ওয়ান-টাচ মেশিনে
ভ্যাকুইটিক্স রুগীদের ডাউন-
থ্রুকেস পরীক্ষা করা হয়।

ভ্যাকুইটিক্স মেশিনে মাথামে পিচ
কিভাবে পরীক্ষা করা যায় তা







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Family picture

