

Proposed NU Business Name: **AMJAD MOBAIL CENTER AND PHARMACY**



Project identification and prepared by: MD.Nasir Uddin Sheikh,
Chagal naiya,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Amjad Hossain Chowdhury
Age	:	08-10-1983(34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 Sister, 03 Brother
Address	:	Vill: Joynagar, P.O:Moharaj Ganj, 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	:	JAHANARA BEGUM
(iii) Father's name	:	LATE JAMAL UDDIN
(iv) GB member's info	:	Branch: Chagal naiya, Centre # 6(Female), Member ID:1246, Group No: 03 Member since: 10-05-2007-2014 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan:
(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	:	10 years experience in running business. He has training 5 years
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01616-495869
Mother's Contact No.	:	01754-299692
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA BEGUM joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

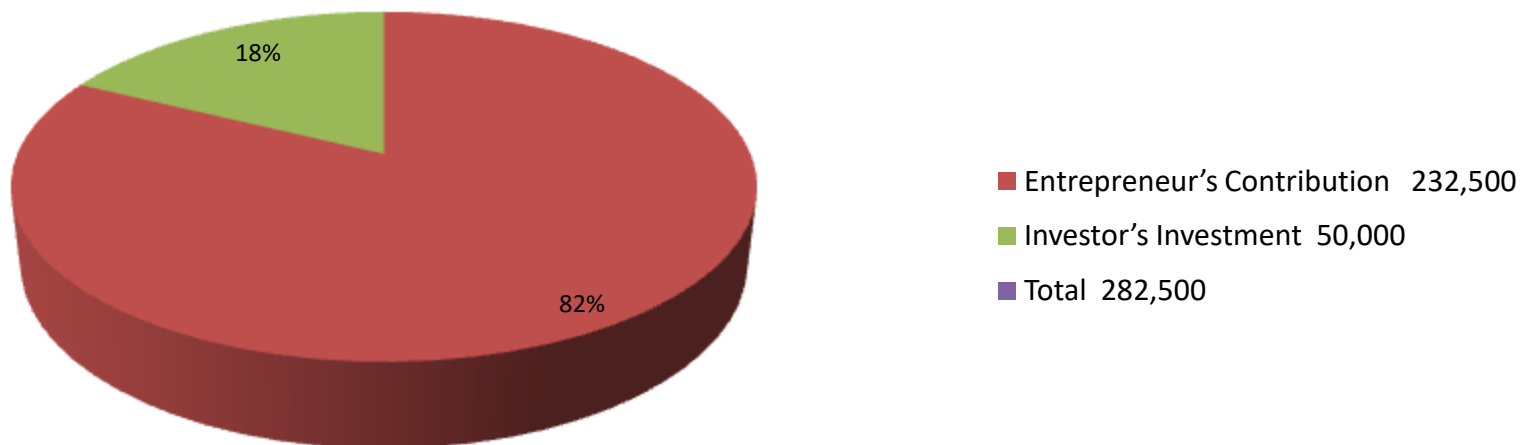
Business Name	:	AMJAD MOBIL CENTER AND PHARMACY
Location	:	Suvopur notun bazar
Total Investment in BDT	:	BDT 2,82,500/-
Financing	:	Self BDT 2,32,500(from existing business) 67% Required Investment BDT,50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	09 ft x 15 ft. = 135square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;Ciprocyne,Aprocyn,A-z,Cef 3 etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪He is doing his business in renting place. ▪Collects goods from Feni. ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
ciprocyn.aprocyn,a-z,cef 3,seclo,locektil,ect	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Ciprocyn.Aprocyn,A-z,Cef 3,Seclo,Locektil,Ect	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1500	1500
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Guard		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8300	99600
Net Profit (E)= [C-D]		3700	44400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ciprocyn	13,500	9,000	22,500
Aprocyn	18,000	9,000	27,000
A-z	8,400	16,800	25,200
Ezomec	12,600	6,300	18,900
Cef-3	10,000		10,000
Seclo	10,000		10,000
Locektil	10,000		
Flexiload	30,000	8,900	38,900
Others	20,000	0	20,000
Total	232,500	50,000	182,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
ciprocy.n.aprocyn,a-z,cef 3,seclo,locektil,ect	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Straw, Bran, Medicine etc	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		400	6000	6500	6900
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8000	97200	97980	98669
Net Profit (E)= [C-D]		7000	84000	88200	92610
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64000	132200
	Total Cash Inflow	134,000	152,200	224,810
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,000	132,200	204,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; North kalma, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





মজাদ মোবাইল







FAMILY PICTURE



