

Proposed NU Business Name: RAISHA VETERINARY & FARMACY



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Hasibul Hasan
Age	:	15-01-1991(26 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Sisters
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. Hawoa Begum
(iii) Father's name	:	Md. Fazlur Rahman
(iv) GB member's info	:	Branch: Jhorgacha Bogra, Centre # 34(Female), Member ID: 3595, Group No: 13 Member since: 12-03-2000 (17Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 60,000/-, Outstanding loan: 13600/-
(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	:	02 years experience in running business. He has 3 Months training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-358790
Mother's Contact No.	:	01997-872270
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Hawoa 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 business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAISHA VETERINARY & FARMACY
Location	:	Veluerpara, Sonatala ,Bogra.
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(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	:	08 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods; Magical, Predexanol, Ferlin, Castasol & all Veterinary items, etc. ▪Average gain on 25% sale. ▪The business is operating by entrepreneur. Existing no employee. ▪None employee will be appointed. ▪The shop is rented. ▪Collects goods from local market. ▪Agreed grace period is 3 months.

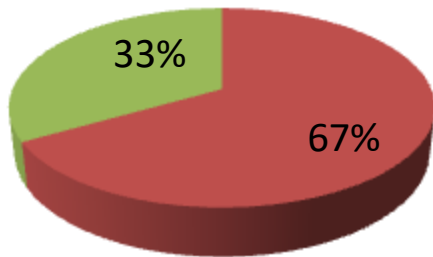
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Veterinary items	1,200	36,000	432,000
Total Sales (A)	1,200	36,000	432,000
Less. Variable Expense			
Veterinary items	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		150	1,800
Salary (self)		5,000	60,000
Mobile Bill		150	1,800
Total fixed Cost (D)		5,800	69,600
Net Profit (E) [C-D]		3,200	38,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Magical	2	400	800	60	400	24,000	24,800
Predexanal	1	260	260	55	260	14,300	14,560
Fertilon	6	250	1,500	30	250	7,500	9,000
Catasol	250	130	32,500	12	130	1,560	34,060
Vermic	60	105	6,300	0	0	0	6,300
Vetacal	160	130	20,800	0	0	0	20,800
Others	1	12840	12,840	1	2640	2,640	15,480
Security	1	25000	25,000	0	0	0	25,000
Total	481	39115	100000	158	3680	50000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Veterinary items	1,600	48,000	576,000	604,800	635,040
Total Sales (A)	1,600	48,000	576,000	604,800	635,040
Less. Variable Expense					
Veterinary items	1,200	36,000	432,000	453,600	476,280
Total variable Expense (B)	1,200	36,000	432,000	453,600	476,280
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		150	1,800	1,800	1,800
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		150	1,800	1,800	1,800
Total fixed Cost (D)		5,800	69,600	69,600	69,600
Net Profit (E) [C-D]		6,200	74,400	81,600	89,160
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	74,400	81,600	89,160
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		54,400	116,000
	Total Cash Inflow	124,400	136,000	205,160
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	54,400	116,000	185,160

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 2 Years
Quality goods & services;
Skill and experience; 2Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











Family picture

