#### **Proposed NU Business Name: THE MODERN MADICAL STORE**



Project identification and prepared by: Md. Shah Jamal Siraji, Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. ARIFUR RAHMAN		
Age	:	31-12-1983 (32 Years)		
Education, till to date	:	MSS		
Marital status	:	Married		
Children	:	-		
No. of siblings:	:	4 Brother		
Address	:	Vill: Kathal baria, P.O: puthia, P.S: Puthiya, Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father  MST. ROKEYA BEGUM  LATE MD. MOTIUR RAHMAN  Branch: Puthiya Centre # 30(Female),  Member ID: 2971, Group No: 01  Member since: 2003(12 Years)  First loan: BDT -5000		
Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady	:	Existing Loan: BDT 150000, Outstanding loan: NIL N/A		
<ul><li>(vi) Mobile lady</li><li>(vii) Grameen Education Loan</li><li>(viii) Any other loan like GB, BRAC ASA etc</li></ul>	:	No No 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	:	7 years experience in running business.
Training Info	:	He has 6 months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-674456
Mother's Contact No.	:	01709-016863
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROKEYA BEGUM** joined Grameen Bank since 12 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	THE MODERN MADICAL STORE		
Location	:	Raj bari, puthia, Rajshahi		
Total Investment in BDT	:	BDT 90000/-		
Financing	:	Self BDT 40000/-(from existing business) %		
		Required Investment BDT 50000/-(as equity) %		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	20 ft x 20 ft= 400square ft		
Security of the shop	:	-		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; medicine.</li> <li>Average 12% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employees.</li> <li>The shop is rented.</li> <li>Agreed grace period is 3 months.</li> </ul>		

<b>Existing Business (BDT)</b>				
Particular	Daily	Monthly	Yearly	
Revenue(Sales)				
Medicine	3000	90000	1080000	
Total Sales (A)	3000	90000	1080000	
Less Variable Expense				
Medicine	2640	79200	950400	
Total variable Expense (B)	2,640	79200	950400	
Contribution Margin (CM) [C=(A-B)	360	10800	129600	
Less Variable Expense				
Electricity bill		200	2400	
Transportation		500	6000	
Salary (Self)		5000	60000	
Entertainment		500	6000	
Guard		60	720	
Mobile bill		300	3600	
Total fixed cost (D)		6,500	78000	
Net Profit (E)= [C-D]		4,300	51600	

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Different medicine	36,000	50,000	86000		
Fan, rack	4,000	0	0		
	40,000	50,000	90000		

### **Source of Finance**



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Medicine	4200	126000	1512000	1587600	
Total Sales (A)	4200	126000	1512000	1587600	
Less Variable Expense					
Medicine	3696	110880	1330560	1397088	
ltem					
Total variable Expense (B)	3,696	110880	1330560	1397088	
Contribution Margin (CM) [C=(A-B)	504	15120	181440	190512	
Less Variable Expense					
Electricity bill		400	4800	5000	
Transportation		700	8,400	8,600	
Salary (Self)		5000	60000	60000	
Entertainment		500	6000	6000	
Guard		60	720	720	
Mobile bill		400	4800	5000	
Total fixed cost (D)		7,060	84,720	85,320	
Net Profit (E)= [C-D]		8060	96720	105,192	
Investment Payback			30,000	30,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	96,720	105,192
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		66,720
	Total Cash Inflow	146720	171912
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	66,720	141912

### **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 07 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures

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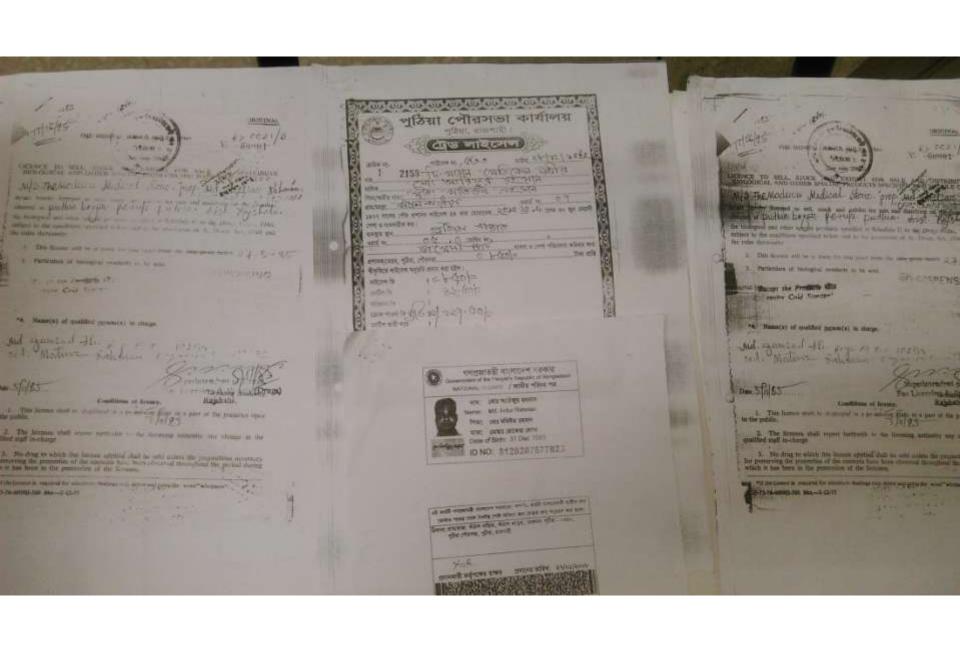












# **FAMILY PICTURE**

