

Proposed NU Business Name: NAFIS VATERINARY



Project identification and prepared by: Md Maznu Hossain,
Shepur Unit, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOLAYMAN ALI
Age	:	20-07-1983 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Khanpur P.O: Khanpur, P.S: Sherpur, Dist: Bagura
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 SALEHA BEGUM
(iii) Father's name	:	MD JOYNAL ABEDIN
(iv) GB member's info	:	Branch: Sughat, Sherpuri, Centre # 36(Female), Member ID: 4043, Group No:03 Member since: 03-02-1992 to 1999 (07Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: Nil
(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	:	07 years experience in running business. Own business 07 Years He has 3 months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01791-971756
Mother's Contact No.	:	01766-614230
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SALEHA BEGUM joined Grameen Bank since 07 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	:	NAFIS VATERINARY
Location	:	Koyermali Baazar, Hserpur, Bogra
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 70,000/-(from existing business) 47% Required Investment BDT 80,000/-(as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Animal vaccination & medicines .▪Average 20 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed after getting equity money.▪The shop is own.▪Collects goods from Sherpur▪Agreed grace period is 3 months.

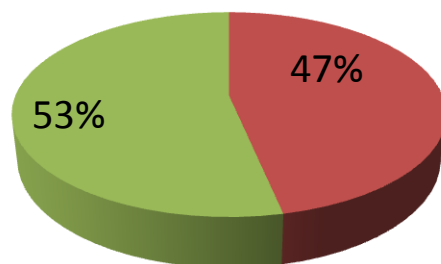
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Animal vaccination & medicines .	2300	69000	828000
Total Sales (A)	2300	69000	828000
Less Variable Expense			
Animal vaccination & medicines .	1840	55200	662400
Total variable Expense (B)	1,840	55200	662400
Contribution Margin (CM) [C=(A-B)]	460	13800	165600
Less Variable Expense			
Electricity bill		120	1440
Transportation		700	8400
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		6,320	75840
Net Profit (E)= [C-D]		7,480	89760

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cataforect	6	470	2,820	20	470	9,400	12,220
Vita fide vet	7	400	2,800	10	400	4,000	6,800
Renevit	37	280	10,360	40	280	11,200	21,560
Cp vit	87	180	15,660	60	280	16,800	32,460
Aymin Pustl	10	170	1,700	120	180	21,600	23,300
Kita / Keta A	50	200	10,000	30	170	5,100	15,100
Multivit	28	90	2,520	0	0	6,900	9,420
Gladocalite	3	410	1,230	50	100	5,000	6,230
Anora	28	150	4,200		0	0	4,200
Others			18,710		0	0	18,710
Total		2350	70,000	180	0	80,000	150,000

Source of Finance



- Entrepreneur's Contribution 70,000
- Investor's Investment 80,000
- Total 150,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Animal vaccination & medicines .	3500	105000	1260000	1323000
Total Sales (A)	3500	105000	1260000	1323000
Less Variable Expense				
Animal vaccination & medicines .	2800	84000	1008000	1058400
Total variable Expense (B)	2,800	84000	1008000	1058400
Contribution Margin (CM) [C=(A-B)]	700	21000	252000	264600
Less Variable Expense				
Electricity bill		250	3000	3,500
Transportation		1,000	12000	12,400
Salary (self)		5000	60000	60,000
Entertainment		400	4800	5,200
Mobile bill		350	4200	4,300
Total fixed cost (D)		7,000	84000	85,400
Net Profit (E)= [C-D]		14000	168000	179,200
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	168,000	179,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		120,000
	Total Cash Inflow	248000	299200
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	120,000	251200

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

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







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FAMILY PICTURE

