

Proposed NU Business Name: **MS VAI BON MADICAL STORE**



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	AMINUL ISLAM
Age	:	10-02-1995 (20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Sister 1 Brother
Address	:	Vill: Choumohoni , P.O: Choumohoni, P.S: Dupchachia, 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	:	AMENA BEGUM
(iii) Father's name	:	MOFAJJOL HOSSAIN
(iv) GB member's info	:	Branch: Gobindapur Dupchachia, Centre # 32(Female), Member ID: 3430/2, Group No: 05 Member since: 16-03-2008 -2014 (06Years) First loan: BDT -10000
Further Information:		Existing Loan: BDT 15000, 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	:	1 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01758-561325
Mother's Contact No.	:	01724-622610
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 6 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS VAI BON MADICAL STORE
Location	:	Taluch road, choumohoni bazar, dupchachia
Total Investment in BDT	:	BDT 400000/-
Financing	:	Self BDT 300,000/-(from existing business) 75% Required Investment BDT 100,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; medicine etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

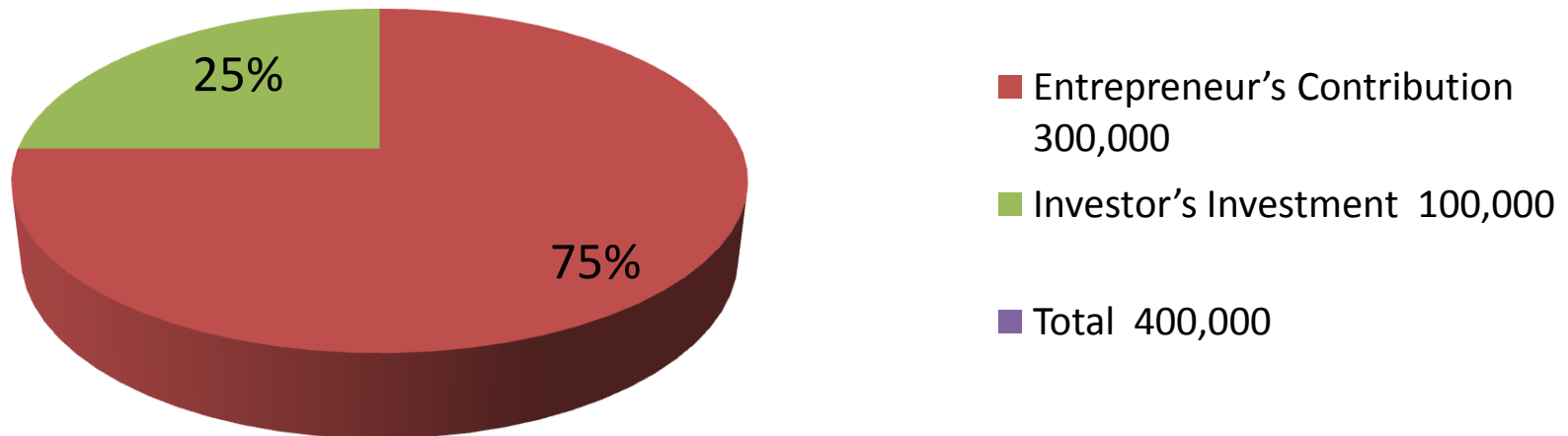
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	4500	135000	1620000
Total sales (A)	4500	135000	1620000
Less Variable Exp.			
Medicine	3960	118800	1425600
Total Variable exp. (B)	3960	118800	1425600
Contribution Margin CM [C= (A-B)]	540	16200	194400
less fixed exp.			
Rent		800	9600
Electricity bill		150	1800
Transportation		300	3600
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		900	10800
Guard		50	600
Genaretor		0	0
Mobile		300	3600
total fixed cost (D)		7500	90000
Net profit (E) [C-D]		8700	104400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Antibiotic	1000	100	100,000	500	100	50,000	150,000
Injection	250	100	25,000	1000	25	25,000	50,000
sirap	750	100	75,000	250	100	25,000	100,000
Others	1000	100	100,000	0	0	0	100,000
Security			130,000				130,000
Total	3000		300,000	1750		100,000	400,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Medicine	7700	231000	2772000	2910600
Total Sales (A)	7700	231000	2772000	2910600
less variable Expenses				
Medicine	6776	203280	2439360	2561328
Total variable Expenses (B)	6776	203280	2439360	2561328
Contribution Margin (CM)= (A-B)	924	27720	332640	349272
Less Fixed Expenses				
Rent		800	9600	9600
Electricity bill		150	1800	16000
Transportation		500	6000	35000
Salary (self)		5000	60000	60000
Salary (staff)		5000	60000	60000
Entertainment		1000	12000	12000
Guard		100	1200	1200
Genaretor		0	0	0
Mobile		500	6000	7400
Total Fixed Cost		13050	156600	201200
Net Profit (E) (C-D)		14670	176040	148072
Investment Payback			60000	60000

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	100,000	
1.2	Net Profit	176,040	148,072
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		116,040
	Total Cash Inflow	276040	264112
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	116,040	204112

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:0
Experience & Skill : 01 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









FAMILY PICTURE

