Proposed NU Business Name: **BISWASH PHARMACY**



Project identification and prepared by: Md Ebadat Hossain Puthiya Unit, Rajshahi

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD MOHIDUL ISLAM			
Age	••	05-11-1992 (23 Years)			
Education, till to date	••	HSC			
Marital status	:	Married			
Children	•	01 Son 01 Daughter			
No. of siblings:	••	04 Brothers, 03 Sisters			
Address	••	Vill: Dobila Jamnagar , P.O: Jamnagar , P.S: Bagati para , Dist: Natore			
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 ATABJAN BEGUM LATE POLAN MANDAL Branch: Jamnagar Bagatipara, Centre # 30 (Female), Member ID: 3021/1, Group No: 03 Member since: 1998 (18 Years) First loan: BDT 3000/-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Existing loan: BDT 20000/- Outstanding loan: BDT 19120/- Father 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		12 years experience in running business. 03 Years in own business.
Training Info	:	He has 03 Months training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-503494
Mother's Contact No.	:	01738-892013
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshah

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ATABJAN BEGUM joined Grameen Bank since 18 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info				
Business Name	:	NOBI STORE		
Location	:	Jhamalia Baazar, Puthiya, Rajshahi.		
Total Investment in BDT	:	BDT 145,000/-		
Financing	:	Self BDT 95,000 (from existing business) 66% Required Investment BDT 50,000 (as equity) 34%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	10 ft x 15 ft = 150 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Medicine etc. 10% gain on sales The shop is Rented. The business is being operated by entrepreneur. Existing no employee. One will be appointed after receiving equity money. Collects goods from Natore, Rajshahi Agreed grace period is 3 months. 		

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cumin, Pulse, Cardamom, Soap etc	3300	99000	1188000
Total Sales (A)	3300	99000	1188000
Less Variable Expense			
Cumin, Pulse, Cardamom, Soap etc	2805	84150	1009800
Total variable Expense (B)	2,805	84150	1009800
Contribution Margin (CM) [C=(A-B)	495	14850	178200
Less Variable Expense			
Electricity bill		300	3600
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		200	2400
Bank charge		100	1200
Guard		60	720
Mobile bill		200	2400
Total fixed cost (D)		7,860	94320
Net Profit (E)= [C-D]		6,990	83880

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	Proposed						
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)	_		(BDT)	Total
Antibiotic	1	30000	30,000	1	10,000	10,000	40,000
Omiplasol	1	5000	5,000	1	10000	10,000	15,000
Group							
Parasitamol	1	3000	3,000	1	10000	10,000	13,000
Group							
Vitamin	1	10000	10,000	1	10000	10,000	20,000
Vitamin	1	30000	30,000	1	10000	10,000	40,000
Bith Prevention	1	2000	2,000	0	0	0	2,000
Security	1	15000	15,000	0	0	0	15,000
	7	0	95,000	5	0	50,000	145,000

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Cumin, Pulse, Cardamom, Soap etc	6000	180000	2160000	2268000	
Total Sales (A)	6000	180000	2160000	2268000	
Less Variable Expense					
Cumin, Pulse, Cardamom, Soap etc	5100	153000	1836000	1927800	
Total variable Expense (B)	5,100	153000	1836000	1927800	
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200	
Less Variable Expense					
Electricity bill		400	4800	5000	
Transportation		2,000	24,000	24400	
Salary (self)		5000	60000	60000	
Salary(Staff)		5000	60000	60000	
Entertainment		200	2400	2400	
Bank charge		100	1200	1200	
Guard		60	720	720	
Mobile bill		300	3600	3700	
Total fixed cost (D)		13,060	155,520	156,220	
Net Profit (E)= [C-D]		13940	167280	183,980	
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	192,000	209,510
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		162,000
	Total Cash Inflow	242000	371510
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	162,000	341510

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0

Others:0Experience & Skill: 12 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

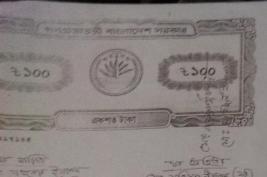
Political unrest

Pictures









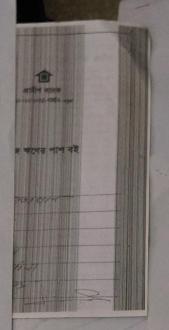
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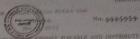
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অর্থ বৎসর : ২০১৫- ২০১০

ট্রেড লাইসেন जियह 26/9/2

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার ment of the People's Republic of Bangus ROMAL ID CARD / কাজীয় পরিচয় পর নাম: মোঃ মহিতুল ইসলাম

Name: Md Mohidul Islam শিতা: মো: শদান মতন

माठा: Carett बाटनकान त्रमध Pate of Birth: 5 Nov 1992 ID NO: 6910976625562

FAMILY PICTURE

