Proposed NU Business Name: M/S NARUAMALA VETERINARY STORE



Project identification and prepared by: Md Mozaharul Islam Sarker, Bogra Shadar Unit, Bogra Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. MEHEDI HASAN LATIF			
Age		30-12-1986 (34 Y <i>ears)</i>			
Education, till to date	:	Diploma in Livestock and Veterinary			
Marital status	:	Married			
Children	:	01 Son			
No. of siblings:	:	04 Brothers 03 Sisters			
Address		Vill: Prothomaraseo, P.O Naruamala, P.S: Gabtoli, Dist: Bogra			
00Parent'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. LILI BEOA LATE NASIR UDDIN Branch: Shonaroy Gabtoli, Centre # 34(Female), Member ID: 5793, Group No: 09 Member since: 20-08-2008 (08Years) First Ioan: 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	::	Outstanding loan: Nil Father 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	:	17 years experience in running business.
Training Info	:	He has training on Livestoke and Veterinary
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-028479
Family's Contact No.	:	01937-791877
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

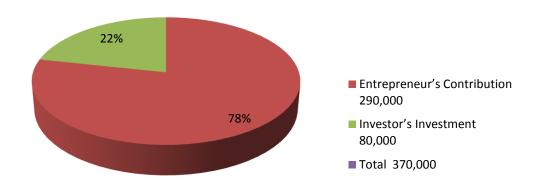
MST. LILI BEOA joined Grameen Bank since 08 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name	:	M/S NARUAMALA VETERINARY STORE		
Location	:	Union Parishad Market, Mati Dali Road, Naruamala, P.S: Gabtoli, Dist: Bogra		
Total Investment in BDT	:	BDT 370,000/-		
Financing	:	Self BDT 290,000/- (from existing business) 54% Required Investment BDT 80,000/- (as equity) 46%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	14 ft x 12 ft= 120 square ft		
Security of the shop	:	N/A		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Sale veterinary & Agrovet Medicine etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no labor. After getting equity fund 01 labor will be appointed. Agreed grace period is 3 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Sale veterinary & Agrovet Medicine etc.	3,000	90,000	1,080,000		
Total Sales (A)	3,000	90,000	1,080,000		
Less. Variable Expense					
veterinary & Agrovet Medicine etc.	2,400	72,000	864,000		
Total variable Expense (B)	2,400	72,000	864,000		
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000		
Less. Fixed Expense					
House rant		200	2,400		
Electricity Bill		300	3,600		
Transportation		500	6,000		
Mobile Bill		500	6,000		
Entertainment		500	6,000		
Salary (self)		5,000	60,000		
Guard		100	1,200		
Total fixed Cost (D)		7,100	85,200		
Net Profit (E) [C-D)		10,900	130,800		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Veterinary medicine: tablets, injections, saline etc.	240,000	40,000	280,000			
Surgical items and others.	50,000	40,000	90,000			
Total	290,000	80,000	370,000			

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)	_					
Sale veterinary & Agrovet Medicine						
etc.	4,000	120,000	1,440,000	1,512,000	1,587,600	
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600	
Less. Variable Expense						
veterinary & Agrovet Medicine etc.	3,200	96,000	1,152,000	1,209,600	1,270,080	
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600	1,270,080	
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400	317,520	
Less. Fixed Expense						
House rant		200	2,400	2,400	2,400	
Electricity Bill		300	3,600	4,000	4,500	
Mobile Bill		500	6,000	6,500	7,000	
Salary (self)		5,000	60,000	60,000	60,000	
Transportation		500	6,000	7,000	8,000	
Entertainment		500	6,000	6,500	7,000	
Guard		100	1,200	1,800	2,000	
Salary (staff)		4,000	48,000	48,000	50,000	
Total Fixed Cost		11,100	133,200	136,200	140,900	
Net Profit (E) [C-D)		12,900	154,800	166,200	176,620	
Investment Payback			32,000	32,000	32,000	

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	80,000		
1.2	Net Profit	154,800	16,6200	176,620
1.4	Opening Balance of Cash Surplus		122,800	267,420
	Total Cash Inflow	234,800	299,420	444,040
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	122,800	267,420	412,040



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill : 17 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures











নাডুয়ামালা ে মোঃ মেহেদী হাসান লতিয

টেরিনারি ষ্টেরি াণী চিকিৎসক ও কৃষি উৎস ফ্রানচাইজী

जाल हि साल

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শিষ্ঠ মোঁঃ মেহেদী হাসান লতি প্রাণী চিকিৎসক ও কৃষি উৎস ফ্রানচা

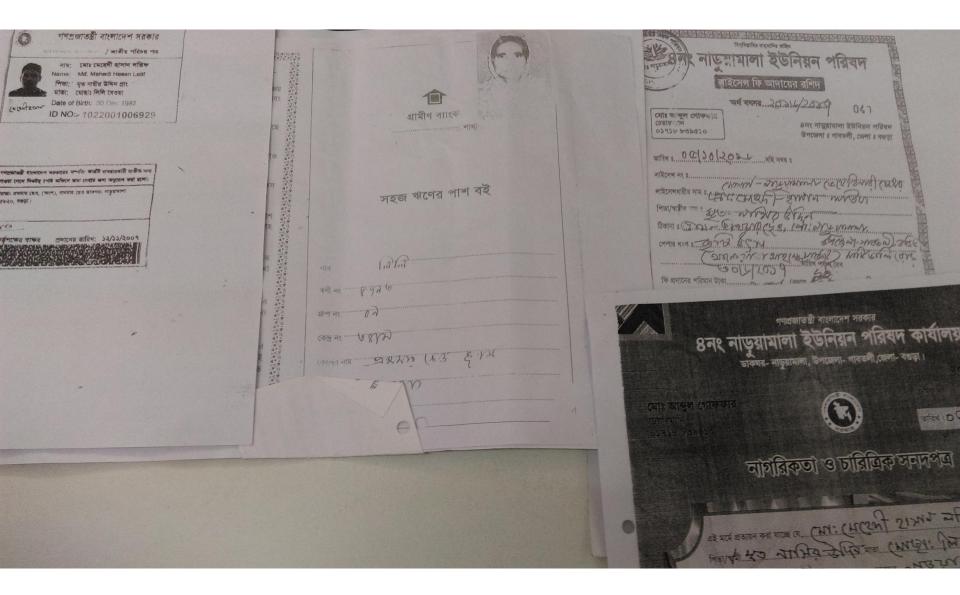
প্রশিক্ষণ ও সার্টিফিকেট প্রাপ্ত ঃ

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ডিপ্রোম ইন-লাইডইক ভেটেরিনারি-সিট ফাউন্ডেশন কমিউনিটি প্যারোমেডিক্যাল ট্রেনিং ইসটিটিউট।
 গোবাদী প্রাণী ও হাঁসমুরগী পালন সহ প্রাথমিক চিকিৎসা-যুব উন্নয়ন প্রশিক্ষন কেন্দ্র, যুব উন্নয়ন অধিসগুর, ঢাকা
 মাইজ্যে ফ্রানসিজ বিজিনেস মডেল (ফাউন্ডেশন ট্রেনিং)-এন জি ও ফোরাম। (কৃষি উৎস) কেয়ার বাংলাদেশ।
 বিজনেস ডেলপমেন্ট (এযাডভাঙ্গ ট্রেনিং)-এন জি ও ফোরাম। (কৃষি উৎস) কেয়ার বাংলাদেশ।
 বেষধ প্রোভাইহারস ট্রেনিং প্রোধাম- সোশ্যাল মার্কেটিং কোম্পানী।
 বেষ্ণ প্রোভাইহারস ট্রেনিং প্রোধাম- সোশ্যাল মার্কেটিং কোম্পানী।
 সেরাজ উর্বরস (এ্যালোপ্যামি)-সিট মেডিকান টেকনোলজি এন্ড ডেন্টাল কলেজ।
 মাইজ্রে স্লানসিজ বিজনেস মডেল (ট্রিফ্রেশ ট্রেনিং) এন,জি.ও ফোরাম। (কৃষি উৎস) কেয়ার বাংলাদেশ।
 মাইজ্যে স্লানসিজ বিজনেস মডেল (ট্রিফ্রেশ ট্রেনিং) এন,জি.ও ফোরাম। (কৃষি উৎস) কেয়ার বাংলাদেশ।

01716-028479





FAMILY PICTURE

