

Proposed NU Business Name: **M/S SHAMIM CHIKITHSHALOY**



Project identification and prepared by: Md.Sohel Mia ,
Rajshahi Shador Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAMIM AHAMMED
Age	:	07-11-1998 (18 Years)
Education, till to date	:	S.S.C
Marital status	:	Unarried
Children	:	N/A
No. of siblings:	:	1 Brother,2 Sisters.
Address	:	Vill: Choto bongram porvo para, P.O,Sapora, P.S: Boalia, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.SAHARA KHATUN
(iii) Father's name	:	MD.JAHANGIR ALAM
(iv) GB member's info	:	Branch: Mosroil Paba, Centre # 25(Female), Member ID:10331 , Group No: 16 Member since:2002 to 2010(8Years) and she join again 15/01/17
Further Information:		First loan: BDT 10,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 50,000, Outstanding loan:No.
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No.
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	05 years experience in running business. He has one year training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919523052
Mother's Contact No.	:	01916849360.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SAHARA KHATUN joined Grameen Bank since 07 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SHAMIM CHIKITHSHALOY
Location	:	Korkori bypas,Rajshahi.
Total Investment in BDT	:	BDT 1,70,000/-
Financing	:	Self BDT 120,000/-(from existing business) 70% Required Investment BDT 50,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 15ft= 225 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Medicine item etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee. After getting equity fund 1 employee will be appointed.▪The shop is rent.▪Collects goods from lokkepor at Rajshahi sadar.▪Agreed grace period is 3 months.

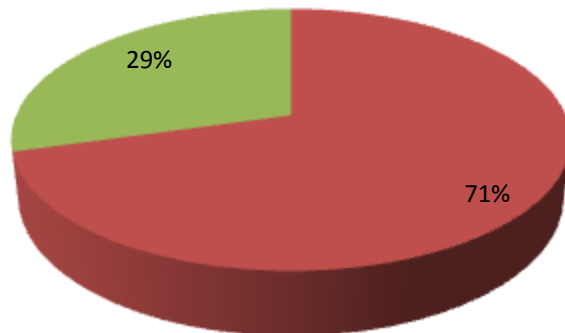
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Madicine item	5,000	150,000	1800000
		0	0
Total Sales (A)	5,000	150,000	1800000
Less. Variable Expense			
Madicine item	4,500	135,000	1620000
	0	0	0
Total variable Expense (B)	4,500	135,000	1620000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5000	60,000
Guard		0	0
Transportation		300	3,600
Entertainment		200	2,400
Salary (staff)		0	0
Bank service Charge			0
Total fixed Cost (D)		7,100	85,200
Net Profit (E) [C-D]		7,900	94,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Syrap (Varitise)	200	150	30000	150	150	22500	52,500
Tab.(Varitise)	200 B.	250	50000	50	250	12500	62,500
Capsol(Varitise)	100 B.	200	20000				20,000
Injection	50	100	5000				5,000
Others			15000			15000	30,000
Total	550	700	120,000	200	400	50000	170,000

Source of Finance



- Entrepreneur's Contribution 120,000
- Investor's Investment 50,000
- Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Medicine	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
Less. Variable Expense					0
Medicine	5400	162000	1944000	2041200	2143260
Total variable Expense (B)	5400	162000	1944000	2041200	2143260
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		1000	12000	12000	12000
Electricity Bill		300	3600	3700	3800
Mobile Bill		300	3600	3700	3800
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3700	3800
Entertainment		200	2400	2500	2600
Salary (staff)					
Security Gard					
Bank service Charge			100	100	100
Total Fixed Cost		7100	85300	85700	86100
Net Profit (E) [C-D]		10900	130700	141100	152040
Investment Payback			20000	20000	20000

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

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	130700	141100	152040
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		110700	231800
	Total Cash Inflow	180,700	251800	383840
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	110,700	231800	363840

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Korkori bypass.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

