

Proposed NU Business Name: **SOHEL DRUG HOUSES**

Project identification and prepared by: Monoj kumar
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Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SOHEI RANA
Age	:	08-11-1992(25Years)
Education, till to date	:	Degree (3rd year)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers
Address	:	Vill: Khudichoigoti, P.o- Bagha, P.S: Bagha, 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	:	MST. MORZINA KHATUN
(iii) Father's name	:	MD. MOJIBOR ROHOMAN
(iv) GB member's info	:	Branch: Lalpur Durdurdia, Centre # 47(Female) Member ID: 4904, Group No: 01 Member since: 15-05-2010 to 30-08-16(06Years) First loan: BDT – 10,000/-
Further Information:		Existing Loan: BDT 15,000/-, Outstanding loan: BDT-Nill
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01773-776034
Father's Contact No.	:	01733-047762
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd:Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MORZINA KHATUN joined Grameen Bank since 06 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	:	SOHEL DRUG HOUSES
Location	:	Candipur Bazaar, Charghat Rajshahi .
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000/-(from existing business) 58% Required Investment BDT 50,000/-(as equity) 42%
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
Security of the shop	:	BDT-20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine &etc Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

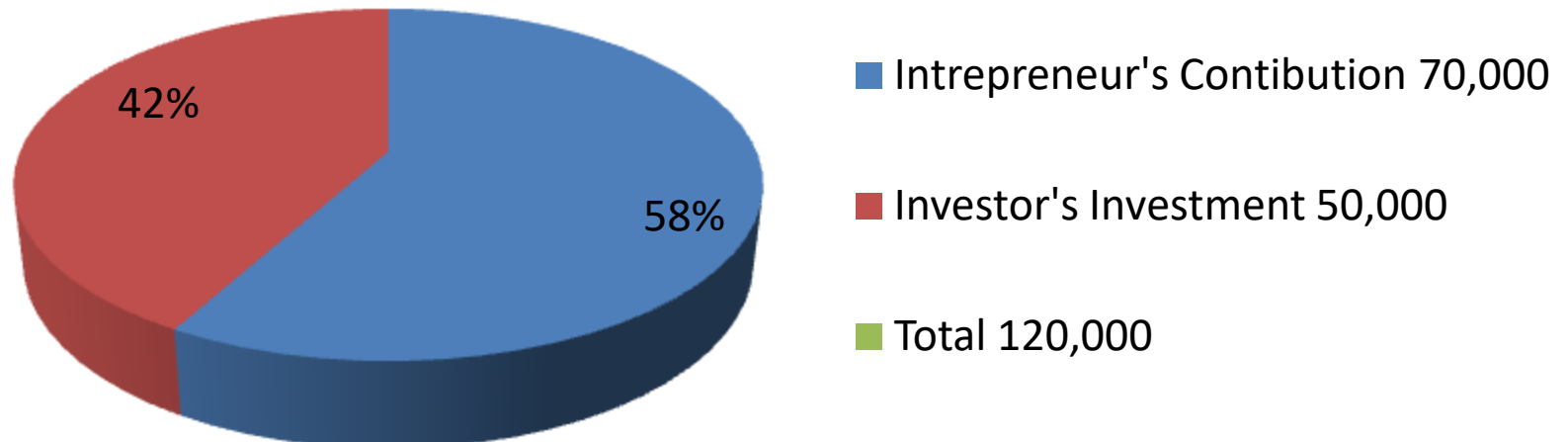
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine &etc	3,000	90,000	1,080,,000
Total Sales (A)	3,000	90,000	1,080,,000
Less. Variable Expense			
Medicine &etc	2,700	81,000	972,000
Total variable Expense (B)	2,700	81,000	972,000
	300	9,000	108,000
Call Visiting Income	500	15,000	180,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		400	4,800
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		16,000	192,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Zinix (6x210)	1,260	10,000	11,260
Resica (5x180)	900	5,000	5,900
Climax (3x2100)	6,300	5,000	11,300
Moxilin (4x362)	1,448	10,000	11,448
Gaijol (5x420)	2,100	0	2,100
Bonmax (11x150)	1,650	0	1,650
Syrup (100x100)	10,000		10,000
Others	26,342	20,000	46,342
Security of Shop	20,000		20,000
Total	70,000	50,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Medicine &etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Medicine &etc	3,150	94,500	1,134,000	1,190,700	1,250,235
Total variable Expense (B)	3,150	94,500	1,134,000	1,190,700	1,250,235
	350	10,500	126,000	132,300	138,915
Call Visiting Income	500	15,000	180,000	189,000	198,450
Contribution M. (CM) [C=(A-B)]	850	25,500	306,000	321,300	337,365
Less. Fixed Expense					
Rent		1,000	12,000	13,000	15,000
Electricity Bill		400	4,800	5,000	5,200
Transportation		1,000	12,000	13,000	14,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,600	3,000
Bank Charge		100	1,200	1,300	1,400
Mobile Bill		300	3,600	4,000	4,500
Total Fixed Cost		8,000	96,000	98,900	103,100
Net Profit (E) [C-D]		17,500	210,000	222,400	234,265
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	210,000	222,400	234,265
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		190,000	392,400
	Total Cash Inflow	260,000	412,400	626,665
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	190,000	392,400	606,665

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 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