

Proposed NU Business Name: OMI ADOR BEEJ BHANDAR & VETERINARY



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Chagolnaiya Unit, Feni

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Brief Bio of The Proposed Nobin Udyokta

Name	:	BASIR MOZUMDER
Age	:	02-05-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	2 Brother & 2 Sisters
Address	:	Vill: Joynogor, P.O: Chandgazi. P.S: Chagolnaiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE. PORAN DHON
(iii) Father's name	:	BODIUZZAMAN MOZUMDER
(iv) GB member's info	:	Branch: Joshpur, Centre # 23 (Female), Member ID: 2285, Group No: 05 Member since: 01-02-2000 to 2006 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT -
(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.)	:	No
Business Experiences and Training Info	:	04 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01978-603685
Family's Contact No.	:	01863-933570
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit ,Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. PORAN DHON joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

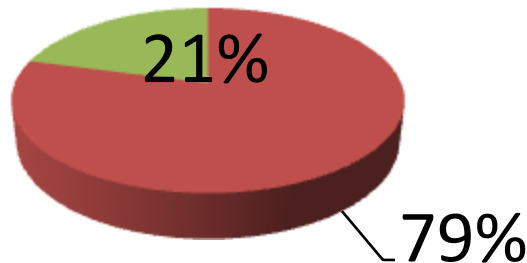
Business Name	:	Omi Ador Beej Bhandar & Veterinary
Location	:	Chandgazi College road, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 190,000/- (from existing business) 79% Required Investment BDT 50,000/- (as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Seed item etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
seed item	60,000	720,000
Total Sales (A)	60,000	720,000
Less. Variable Expense		
seed item	45,000	540,000
Total variable Expense (B)	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	15,000	180,000
Less. Fixed Expense		
Electricity Bill	600	7,200
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Rent	2,000	24,000
Transportation	300	3,600
Guard	100	1,200
Total fixed Cost (D)	8,500	102,000
Net Profit (E) [C-D]	6,500	78,000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
vegetables	50	300	15,000	40	300	12,000	27,000
injection	55	300	16,500	45	300	13,500	30,000
Enora	19	135	2,565	10	135	1,350	3,915
Fast vet	10	135	1,350	5	135	675	2,025
sipro	25	400	10,000	15	400	6,000	16,000
Vitamin	20	350	7,000	15	350	5,250	12,250
sipivit	3	765	2,295	3	765	2,295	4,590
protector	50	350	17,500	25	350	8,750	26,250
Others	1	17790	17,790	1	180	180	17,970
Security	1	100000	100,000	0	0	0	100,000
Total	234		190,000	159		50,000	240,000

Source of Finance



■ Entrepreneur's Contribution 190,000

■ Investor's Investment 50,000

■ Total 240,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
seed item	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense				
seed item	67,500	810,000	850,500	893,025
Total variable Expense (B)	67,500	810,000	850,500	893,025
Contribution Margin (CM) [C=(A-B)]	22,500	270,000	283,500	297,675
Less. Fixed Expense				
Electricity Bill	600	7,200	8,000	8,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	3,000	3,500
Rent	2,000	24,000	24,000	24,000
Transportation	400	4,800	5,500	6,000
Guard	100	1,200	1,200	1,200
Total Fixed Cost	8,700	104,400	107,200	109,200
Net Profit (E) [C-D]	13,800	165,600	176,300	188,475
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	165,600	176,300	188,475
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		145,600	301,900
	Total Cash Inflow	215,600	321,900	490,375
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	145,600	301,900	470,375

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













A man in a pink short-sleeved shirt and dark trousers stands in the center of the pharmacy, looking towards the camera.

The pharmacy shelves are densely packed with various medications. Visible brands and packaging include:
- Top shelf: Several boxes of **Amoxicillin** (orange and white boxes).
- Middle shelves: Numerous boxes of **Paracetamol** (white and blue boxes) and other common over-the-counter drugs.
- Bottom shelves: More boxes of **Paracetamol** and other medications.
- In the foreground: A box of **JAHANGER** medicine with Bengali text **মবিল সীড** (Mobil Seed) is visible.

On a wooden table in the foreground, there are several large plastic jugs. One prominent jug is white with a red and blue label, likely containing a liquid medication or disinfectant. Other jugs are blue and white.

FAMILY PICTURE

