

Proposed NU Business Name: MOMOTA FARMACY

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Brief Bio of The Proposed Nobin Udyokta

Name	:	GOPAL CHAKROBARTI
Age	:	10-03-1983 (34Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers, 02 Sisters
Address	:	Vill: Dakhin char chandiya P.O: BohaddarhatP.S: Sonagazi 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	:	MOMOTA RANI CHAKRABARTI
(iii) Father's name	:	GUNODHAR CHAKRABARTI
(iv) GB member's info	:	Branch : Charchandiya ,Sonagazi Centre 17 (Female), Member ID: 1503, Group No: 02 Member since: 12-12-1999 (18 years) First loan: BDT 4000
Further Information:		Existing loan: BDT 14000, Outstanding Loan: 6916
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	12 years experience in running business.10 Years in own business He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713611642
Family's Contact No.	:	01861603865
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOMOTA RANI CHAKRABARTI joined Grameen Bank since 18 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

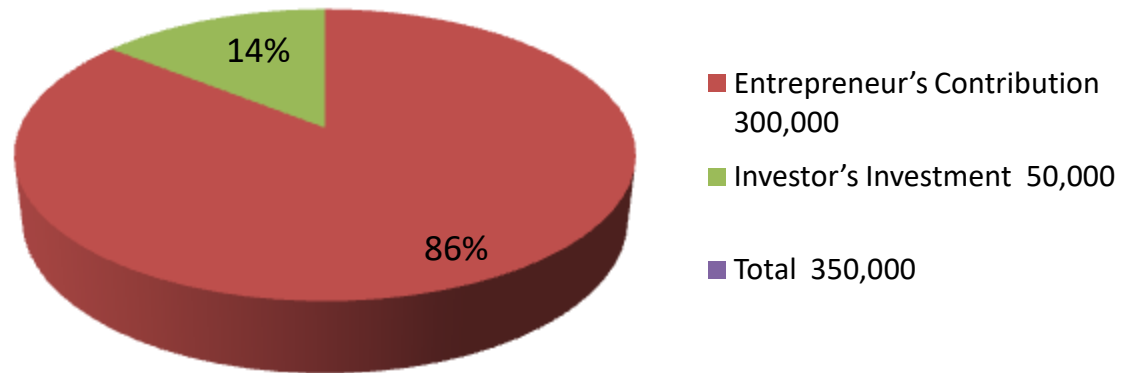
Proposed Nobin Udyokta Business Info

Business Name	:	MOMOTA FARMECY
Location	:	Nur Shopping complex, Takiya road , Sonagazi, Feni
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT300000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Medicine Item, e.t.c▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Local Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Medicine Item etc.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Medicine Item etc.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		300	3600
Transportaion			0
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		300	3600
Guard		100	1200
Generator			0
Mobile Bill		400	4800
Total Fixed Cost (D)		8600	103200
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Medicine item			200,000			50,000	250,000
security			100,000			0	100,000
	0	0	300,000	0	0	50,000	350,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Medicine Item etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Medicine Item etc.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		2500	30000	30000	30000
Electric Bill		300	3600	3900	4200
Transportaion			0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator			0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8600	103200	103600	104000
Net Profit (E)= [C-D]		7150	85800	90090	94595
Investment Pay Back			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	85,800	90090	94594.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65800	135890
	Total Cash Inflow	135,800	155,890	230,485
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	65,800	135,890	210,485

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 12years
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

FAMILY PICTURE