

Proposed NU Business Name: NISHI MEDICAL STORE



Project identification and prepared by: Md Shahinur Rahman,
Shepur Unit, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD OMOR FARUQ
Age	:	12-04-1996 (20 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	03 Brothers 1 Siter
Address	:	Vill: Mohipur Colony P.O: Sherpur , P.S: Sherpur Dist: Bagura
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 FAHIMA BEGUM
(iii) Father's name	:	MD NAJRUL ISLAM
(iv) GB member's info	:	Branch: Gavidaha, Sherpur, Centre # 63 (Female), Member ID: 8427, Group No:08 Member since: 10-09-2009 (07 Years) First loan: BDT
Further Information:		Existing Loan: BDT , Outstanding loan: 11200
(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	:	04 years experience in running business. Own business 01 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-293033
Mother's Contact No.	:	01714-706785
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST FAHIMA BEGUM joined Grameen Bank since 07 years ago. At first she took taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NISHI MEDICAL STORE
Location	:	Mohipur Colony, Sherpur, Bogra
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 80,000/-(from existing business) 55% Required Investment BDT 60,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 08 ft = 688 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicineetc▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed after getting equity money.▪The shop is own.▪Collects goods from Sherpur, Bogra▪Agreed grace period is 3 months.

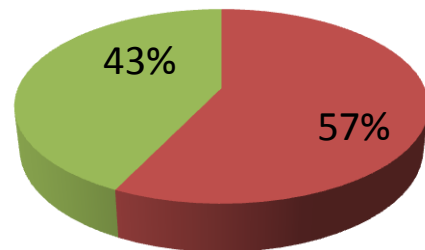
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Medicine	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		300	3600
Electricity bill		180	2160
Transportation		400	4800
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		6,380	76560
Net Profit (E)= [C-D]		7,120	85440

Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Antibiotic	15	442	6,630	30	442	13,260	19,890
Anti Alser	25	450	11,250	40	450	18,000	29,250
Vitamin	0	0	10,000	0	0	15,000	25,000
Paracetamol	0	0	4,000	0	0	5,000	9,000
Sinkara	24	150	3,600	0	0	8,740	12,340
Pain killer	0	0	18,000	0	0	0	18,000
Histasin	0	0	2,000	0	0	0	2,000
Others	0	0	24,520		0	0	24,520
Total		1042	80,000	70	0	60,000	140,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 60,000
- Total 140,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Medicine	4600	138000	1656000	1738800
Total Sales (A)	4600	138000	1656000	1738800
Less Variable Expense				
Medicine	3910	117300	1407600	1477980
Total variable Expense (B)	3,910	117300	1407600	1477980
Contribution Margin (CM) [C=(A-B)	690	20700	248400	260820
Less Variable Expense				
Rent		300	3,600	3,600
Electricity bill		300	3600	3,800
Transportation		500	6000	6,200
Salary (self)		5000	60000	60,000
Entertainment		200	2400	2,400
Mobile bill		350	4200	4,300
Total fixed cost (D)		6,650	79800	80,300
Net Profit (E)= [C-D]		14050	168600	180,520
Investment Payback			36,000	36,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	168,600	180,520
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,600
	Total Cash Inflow	228600	313120
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	Total Cash Outflow	96,000	36000
3	Net Cash Surplus	132,600	277120

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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





বাহিরে জুত
খুলে রাখা বন্ধ

এখানে
কেন্দ্র



বিসমিল্লাহির রাহমানির রাহিম
মেডিক্যাল
স্টোর

বিসমিল্লাহির রাহমানির রাহিম
নিশি
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স্টোর
শ্রোঃ মোঃ ওমর ফারুক
০১৭৬১-১১

FAMILY PICTURE

