

# Proposed NU Business Name: **BABA MAYER DUA POSHU CHIKITSALLOY**



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Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD MASUM ISLAM</b>
Age	:	12-10-1987 (29 Years)
Education, till to date	:	BA Pass
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brother
Address	:	Vill: Khudi Choyghati, 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	:	<b>MOST JAMIRON BEGUM</b>
(iii) Father's name	:	<b>MD MONTU HOSSAIN</b>
(iv) GB member's info	:	Branch: Monigram, Centre # 55 (Female), Member ID: 5934/2, Group No: 05 Member since: 03-04-2010 to 10-05-2014 (04 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT Nil Outstanding loan: BDT Nil
(v) Who pays GB loan installment	:	N/A
(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	:	07 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.	:	01741-621854
Family's Contact No.	:	01747-095934
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit ,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST JAMIRON BEGUM** joined Grameen Bank since 04 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BABA MAYER DUA POSHU CHIKITSALOY</b>
Location	:	Chondipur Bazaar, Bagha, Rajshahi.
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/- (from existing business) 44% Required Investment BDT 50,000/- (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 8 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Animal medicine item etc.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from various company.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Medicine	2,640	79,200	950,400
<b>Total variable Expense (B)</b>	<b>2,640</b>	<b>79,200</b>	<b>950,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10,800</b>	<b>129,600</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		100	1,200
Generator		300	3,600
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,300</b>	<b>51,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Injection	1	2000	2,000	2	2000	4,000	6,000
Syrup	1	10000	10,000	2	10000	20,000	30,000
Powder	1	5000	5,000	2	5000	10,000	15,000
Tablet	1	8000	8,000	2	8000	16,000	24,000
Security	1	15000	15,000	0	0	0	15,000
<b>Total</b>	<b>5</b>		<b>40,000</b>	<b>8</b>		<b>50,000</b>	<b>90,000</b>

## Source of Finance



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Medicine	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Less. Variable Expense</b>					
Medicine	3,960	118,800	1,425,600	1,496,880	1,571,724
<b>Total variable Expense (B)</b>	<b>3,960</b>	<b>118,800</b>	<b>1,425,600</b>	<b>1,496,880</b>	<b>1,571,724</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16,200</b>	<b>194,400</b>	<b>204,120</b>	<b>214,326</b>
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,000
Electricity Bill		200	2,400	3,000	3,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	3,000	3,500
Guard		100	1,200	1,500	1,800
Generator		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>6,600</b>	<b>79,200</b>	<b>81,100</b>	<b>82,900</b>
<b>Net Profit (E) [C-D]</b>		<b>9,600</b>	<b>115,200</b>	<b>123,020</b>	<b>131,426</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	115,200	123,020	131,426
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		95,200	198,220
	<b>Total Cash Inflow</b>	<b>165,200</b>	<b>218,220</b>	<b>329,646</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>95,200</b>	<b>198,220</b>	<b>309,646</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



ট্রাইক্যাল- এ কৃষি নিধন  
বার্গাক্যাট- এ স্বাস্থ্য রক্ষি

# বাবা-মায়ের দোয়া পশু চিকিৎসালয়



প্রোঃ মোঃ মাসুম ইসলাম

(পল্লী চিকিৎসক)



এখানে সকল প্রকার হাঁস-মুরগী ও গবাদী পশুর  
চিকিৎসা করা হয় এবং সকল প্রকার ঔষধ সুলভ  
মূল্যে বিক্রয় করা হয়।

চন্ডিপুর বাজার, বাঘা, রাজশাহী। মোবাইল : ০১৭৪১-৬২১৮৫৪

মেহেদী  
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# FAMILY PICTURE

