

Proposed NU Business Name: MONOWARA CHIKITHSHALOY



Project identification and prepared by: Ishak chambugong
Sonatola Unit, Bagra.

Project verified by: Md Mozaharul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. Moniruzzaman
Age	:	15-05-1992 (25 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	1 Dauther
No. of siblings:	:	1 Sisther
Address	:	Vill: Jorgacha P.O: Valuer para P.S: Sonatala Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most Monowara Begum
(iii) Father's name	:	Md Abdul Jalil
(iv) GB member's info	:	Branch: Jhorgache, Centre # 26(Female), Member ID: 2105/1, Group No: 03 Member since: 28-09-2012 (05Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 26,000/-, Outstanding loan: 20,280
(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	:	01years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788-128003
Mother's Contact No.	:	01740-034278
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Monowara Begum joined Grameen Bank since 05 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	:	MONOWARA CHIKITHSHALOV
Location	:	Velurpara Bazer, velurpara, Sonatala, Bogra
Total Investment in BDT	:	BDT 115,000/-
Financing	:	Self BDT 65,000/-(from existing business) 57% Required Investment BDT 50,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Azimax, Cipro, Evaset, Rolac, Ace and all drague items etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Bogra Bazer, Dhaka.▪Agreed grace period is 3 months.

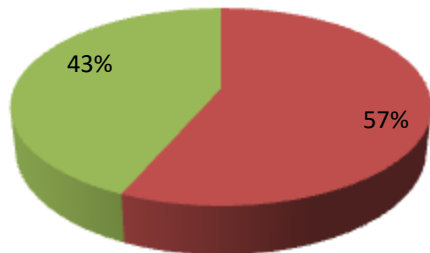
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine items	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Medicine items	2,464	73,920	887,040
Total variable Expense (B)	2,464	73,920	887,040
Contribution Margin (CM) [C=(A-B)	336	10,080	120,960
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		150	1,800
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		150	1,800
Mobile Bill		500	6,000
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D)		3,580	42,960

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cipro	300	140	42,000	200	140	28,000	70,000
Eveset	30	150	4,500	75	150	11,250	15,750
Azitra	36	35	1,260	10	35	350	1,610
Rolac	40	100	4,000	35	100	3,500	7,500
Seclo	50	50	2,500	30	50	1,500	4,000
Ace	12	20	240	10	20	200	440
Others	1	5500	5,500	1	5200	5,200	10,700
Security	1	5000	5,000	0	0	0	5,000
Total	470	0	65000	361	5695	50000	115000

Source of Finance



- Entrepreneur's Contribution 65,000
- Investor's Investment 50,000
- Total 115,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine items	3,700	111,000	1,332,000	1,398,600	1,468,530
Total Sales (A)	3,700	111,000	1,332,000	1,398,600	1,468,530
Less. Variable Expense					
Medicine items	3,256	97,680	1,172,160	1,230,768	1,292,306
Total variable Expense (B)	3,256	97,680	1,172,160	1,230,768	1,292,306
Contribution Margin (CM) [C=(A-B)]	444	13,320	159,840	167,832	176,224
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		150	1,800	1,800	1,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Mobile Bill		500	6,000	6,000	6,000
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,500	78,000	78,000	78,000
Net Profit (E) [C-D]		6,820	81,840	89,832	98,224
Investment Payback			20,000	20,000	20,000

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

SI #	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	81,840	89,832	98,224
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		61,840	131,672
	Total Cash Inflow	131,840	151,672	229,896
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	61,840	131,672	209,896

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 1 Years
Quality goods & services;
Skill and experience;1Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





মেসার্স

কিন্তুইচ্ছাকৃত হারুমানির জামিন

মনোয়ারা চিকিৎসালয়

ডাঃ এম, এ, জলিল এল, এম, এ, এফ, পি

এখানে সাধারণ রোগের স্থায়ী চিকিৎসা করা হয়। এবং মেয়েদের মুখের কালো
স্পট দূর করে মুখ ফর্সা থেকে অধিক ফর্সা হওয়ার আয়ুর্বেদ ক্রীম পাওয়া যায়।

ভেলুপুরপাড়া, চারমাথা, সোনাতলা, বগড়া। | মোবাইল: ০১৭৪০-০৩৪২৭৮



FAMILY PICTURE

