

# NEW SHAH PARAN VETERINARY MEDICAL STORE



# BRIEF BIO DATA OF THE ENTREPRENEUR

- ✚Name : Md Ridyanur Islam Tuhin  
✚Date of Birth-12<sup>th</sup> April, 1996 (18 Years)
- ✚Address : Puthi Mari, Mukti Nagar, Sagata, Ghaibandha.
- ✚Mother(GBB) : Rozina Begum  
Mukti Nagar, Centre # 08/Mo, Puthi Mari, Mukti Nagar  
Member since 28/09/2005  
Existing loans - BDT **100,000** Outstanding Bal: **15,000**  
(Business Liability)
- ✚Educational Qualification : S.S.C pass
- ✚Experience : 3 (Three) years of experience in livestock feed & veterinary medicine business . Entrepreneur started his business with BDT 30,000 (Thirty Thousand). Now it's value is BDT 95,700 (Eighty Thousand and Seven Hundred)

# BUSINESS BRIEFING

- Proposed Business : New Shah Paran Veterinary Medical Store
- Shop location : Village market close to entrepreneur's residence in Puthi Mari, Mukti Nagar, Saghata, Ghaibandha
- Total Investment : BDT **320,700**
  - ❖ Financing
  - ❖ Self BDT **95,700** (from existing business)
  - ❖ Required Investment BDT **225,000** (as equity)
- **Implementation:**

The business will start with different items of livestock feed products & veterinary medicine targeting break even point within first year & pay back period is estimated to be five years.

# OBJECTIVES

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- Self employment for the entrepreneur;
- Create employment opportunities for others (especially for family members of Grameen Bank Borrowers) ;
- Provide quality goods to meet demand for livestock feed & Veterinary medicine in the community;
- Selling products that are environment friendly;
- Contribute in improving socio-economic condition.

# INVESTMENT BREAKDOWN

Particulars	Existing Business BDT	Proposed BDT	Total BDT
Investment in Veterinary Medicine	64,000	80,000	144,000
Investment in Livestock Feed	21,000	115,000	136,000
<b>Investment in Decoration</b>	10,000	20,000	30,000
<b>Weight Machine</b>	700	10,000	10,700
<b>Total Capital</b>	<b><u>95,700</u></b>	<b><u>225,000</u></b>	<b><u>320,700</u></b>

# MEANS OF FINANCE

Particulars	Amount (Tk.)	%
Entrepreneur's Contribution	95,700	30%
Investor's Investment	225,000	70%
<b>Total</b>	<b>320,700</b>	<b>100%</b>

# EXISTING BUSINESS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Estimated Income from Veterinary Medicine Sales	1,200	31,200	374,400
Estimated Income from Livestock Feed Sales	800	20,800	249,600
<b>Total Sales (A)</b>	<b>2,000</b>	<b>52,000</b>	<b>624,000</b>
<b>Less: Variable Cost:</b>			
Estimated Variable Cost on Veterinary Medicine	1,020	26,520	318,240
Estimated Variable cost on Livestock Feed	680	17,680	212,160
<b>Total Variable Cost (B)</b>	<b>1,700</b>	<b>44,200</b>	<b>530,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>7,800</b>	<b>93,600</b>
<b>Less: Fixed Cost:</b>			
Shop Rent		300	3,600
Electricity (By nature Semi-Variable & Fixed)		200	2,400
Salary		3,000	36,000
Entertainment		600	7,200
Depreciation Expenses		170	2,035
<i>(D) Total Fixed Cost</i>		<b>4,270</b>	<b>51,235</b>
<b>(C-D)Net Profit:</b>		<b>3,530</b>	<b>42,365</b>

# KEY ASSUMPTIONS (I/S) :

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- It has assumed that the sales growth will be 40% in the first year of capital injection and 15% every year from then on.
- Gross Profit Margin of products on average is 15%.



# FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)			Year 5 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Income from Veterinary Medicine Sales	1,680	43,680	524,160	1,932	50,232	602,784	2,318	60,278	723,341	2,782	72,334	868,009	3,338	86,801	1,041,611
Estimated Income from Livestock Feed Sales	1,120	29,120	349,440	1,288	33,488	401,856	1,546	40,186	482,227	1,855	48,223	578,673	2,226	57,867	694,407
<b>Total Sales (A)</b>	<b>2,800</b>	<b>72,800</b>	<b>873,600</b>	<b>3,220</b>	<b>83,720</b>	<b>1,004,640</b>	<b>3,864</b>	<b>100,464</b>	<b>1,205,568</b>	<b>4,637</b>	<b>120,557</b>	<b>1,446,682</b>	<b>5,564</b>	<b>144,668</b>	<b>1,736,018</b>
<b>Less: Variable Cost:</b>															
Estimated Variable Cost on Veterinary Medicine	1,428	37,128	445,536	1,642	42,697	512,366	1,971	51,237	614,840	2,365	61,484	737,808	2,838	73,781	885,369
Estimated Variable cost on Livestock Feed	952	24,752	297,024	1,095	28,465	341,578	1,314	34,158	409,893	1,577	40,989	491,872	1,892	49,187	590,246
<b>Total Variable Cost (B)</b>	<b>2,380</b>	<b>61,880</b>	<b>742,560</b>	<b>2,737</b>	<b>71,162</b>	<b>853,944</b>	<b>3,284</b>	<b>85,394</b>	<b>1,024,733</b>	<b>3,941</b>	<b>102,473</b>	<b>1,229,679</b>	<b>4,730</b>	<b>122,968</b>	<b>1,475,615</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>10,920</b>	<b>131,040</b>	<b>483</b>	<b>12,558</b>	<b>150,696</b>	<b>580</b>	<b>15,070</b>	<b>180,835</b>	<b>696</b>	<b>18,084</b>	<b>217,002</b>	<b>835</b>	<b>21,700</b>	<b>260,403</b>
<b>Less: Fixed Cost:</b>															
Shop Rent		300	3,600		400	4,800		500	6,000		600	7,200		700	8,400
Electricity		300	3,600		400	4,800		500	6,000		600	7,200		700	8,400
Salary		3,500	42,000		4,500	54,000		5,500	66,000		6,500	78,000		7,500	90,000
Entertainment		600	7,200		800	9,600		1,000	12,000		1,200	14,400		1,400	16,800
Depreciation Expenses		545	6,535		545	6,535		545	6,535		545	6,535		545	6,535
Ownership Transfer Fees		-	-		500	6,000		667	8,000		1,167	14,000		1,417	17,000
<i>(D) Total Fixed Cost</i>		<i>5,245</i>	<i>62,935</i>		<i>7,145</i>	<i>85,735</i>		<i>8,711</i>	<i>104,535</i>		<i>10,611</i>	<i>127,335</i>		<i>12,261</i>	<i>147,135</i>
<b>(C-D) Net Profit:</b>		<b>5,675</b>	<b>68,105</b>		<b>5,413</b>	<b>64,961</b>		<b>6,358</b>	<b>76,300</b>		<b>7,472</b>	<b>89,667</b>		<b>9,439</b>	<b>113,268</b>
<b>Cumulative Net Profit:</b>			<b>68,105</b>			<b>133,066</b>			<b>209,366</b>			<b>299,033</b>			<b>412,301</b>

# BREAK EVEN POINT ANALYSIS

Particulars	Monthly	Yearly
<b>Contribution Margin Ratio: (CM/Seles)</b>	15%	15%
<b>Break Even Point (BEP): (Fixed Cost/ CM Ratio)</b>	5,245	62,935
	15%	15%
<b>Break Even Point (in Tk.)</b>	<b>34,964</b>	<b>419,567</b>

# CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>EB (BDT)</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>	<i>Year 5 (BDT)</i>
<b>Cash Inflow</b>						
New Investment	-	225,000	-	-	-	-
Net Profit	42,365	68,105	70,961	84,300	103,667	130,268
Depreciation	2,035	57,900	57,900	57,900	57,900	57,900
Opening Balance of Cash Surplus	-	44,400	170,405	263,266	357,466	435,033
<b>Total Cash Inflow</b>	<b>44,400</b>	<b>395,405</b>	<b>299,266</b>	<b>405,466</b>	<b>519,033</b>	<b>623,201</b>
<b>Cash Outflow</b>						
Purchase of Veterinary Medicine	-	80,000	-	-	-	-
Purchase of Veterinary Food	-	115,000	-	-	-	-
Decoration (Fixtures and Fittings)	-	20,000	-	-	-	-
Purchase of Weight Machine	-	10,000	-	-	-	-
Investment Pay Back	-	-	36,000	48,000	84,000	102,000
<b>Total Cash Outflow</b>	<b>-</b>	<b>225,000</b>	<b>36,000</b>	<b>48,000</b>	<b>84,000</b>	<b>102,000</b>
<b>Total Cash Surplus</b>	<b>44,400</b>	<b>170,405</b>	<b>263,266</b>	<b>357,466</b>	<b>435,033</b>	<b>521,201</b>

# OUTCOMES

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- The business will start with BDT 320,700 and it's expected that by the end of five years after payback of investor's money the entrepreneur's capital will be BDT 508,001 .
- The business will serve the community by selling quality and in demand products and strive to improve every year.

# RISK FACTORS

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- Theft
- Local competition
- Political Unrest
- Normal loss (losses arising from weight, expiry date of medicine etc.)

# RISK MANAGEMENT

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- Adequate precautions to be taken for managing risk factors.
- Proper security measures will be taken for prevention of stealing
- Close market watch to compete
- Proper monitoring of credit sale

**PHOTO  
EXHIBITION**







# Thank You

