

# NAJAT UNANEE OUSHADALOY



34th Design Lab (Executive): 26 October 2014

Project prepared by: Md. Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>MD ABDUL KARIM</b>
Age	:	01- 04-1981    (33 Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	1 Brothers & 3 Sisters
Address	:	Vill: Kashtola Chonglipara P.O: Kadamtoli P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>HALIMA BEGUM</b>
(iii) Father's name	:	Mr. <b>MD AKBOR ALI</b>
(iv) GB member's info	:	Branch: Brahmmonshason Centre # 29 (Female), Member ID: 2694, Group No: 02 Member since:01-05-1982 (32 Years), First loan: 1,500 taka.
Further Information:		Existing loan: 10,000 Taka Outstanding loan: 1,640 Taka
(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	:	Nine years experience in running business. He has six month training on Kobirajee course (B category). And studying at Aiurbedik medical college, Mymensingh on Hakimee course (A Category)
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-886425
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>NAJAT UNANEE OUSHADALLOY</b>
Location	:	Hamidpur Bazar, Kachtola Road, Bahadur Market, Ghatail, Tangail
Total Investment in BDT	:	2,62,000 taka
Financing	:	Self BDT 1,12,000 (from existing business) 43% Required Investment BDT 1,50,000 (as equity) 57%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing Medicine like; Carmina, Cinkara, Jinseng, Megafast, Uddam,Safi, Jigar, horijin etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects Medicine from Ghatail, airport, Sirajgonj, Modhupur, .</li><li>▪Agreed grace period is 4 months.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Halima Begum is a member of Grameen Bank since 32 years. At first she took 1,500 taka loan from Grameen Bank. Halima Begum gradually took loan from GB. Utilize loan in cow rearing. She also made a house, purchase land. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

# Existing Business

BDT (TK)

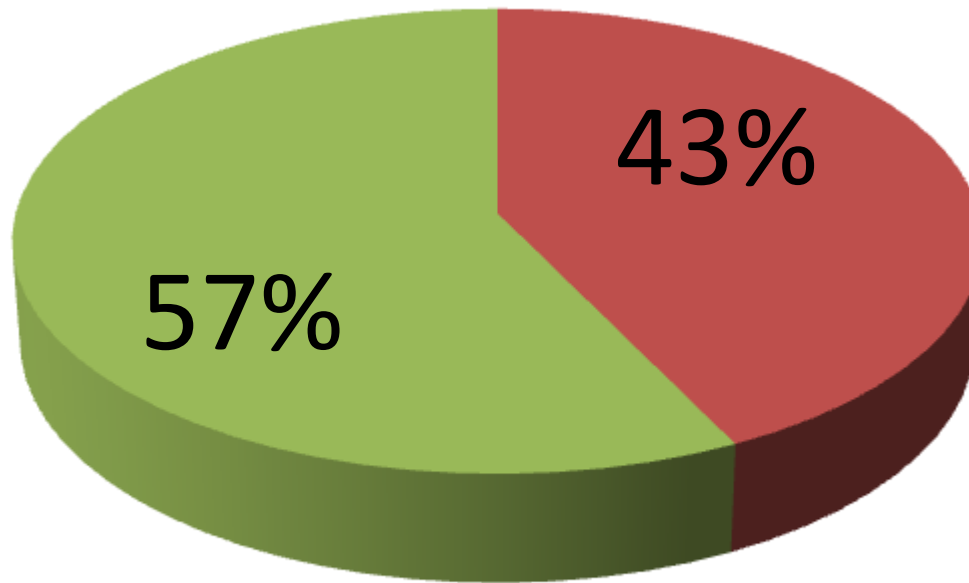
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Carmina, Cinkara, Jinseng, Megafast, Uddam,Safi, Jigar, horijin etc	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Less. Variable Expense</b>			
Carmina, Cinkara, Jinseng, Megafast, Uddam,Safi, Jigar, horijin etc	2,500	75,000	900,000
<b>Total variable Expense (B)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,300	15,600
Electricity Bill		200	2,400
Transportation		500	6,000
Generator bill		100	1,200
Guard		50	600
Mobile Bill		300	3,600
Entertainment		500	6,000
Mosque Bill		50	600
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,000</b>	<b>84,000</b>

# INVESTMENT BREAKDOWN

<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Carmina, Cinkara, Jinseng, Megafast,	40,000	70,000	1,10,000
Uddam,Safi, Jigar, horijin	30,000	45,000	75,000
Neoron, Mosachofi, Dinar	30,000	35,000	65,000
Rack	12,000	-	12,000
<b>Total</b>	<b>1,12,000</b>	<b>1,50,000</b>	<b>2,62,000</b>

# Source of Finance

- Entrepreneur's Contribution 112,000
- Investor's Investment 150,000
- Total 262,000





# Financial Projection BDT

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Carmina, Cinkara, Jinseng, Megafast, Uddam,Safi, Jigar, horijin etc	5,400	162,000	1,944,000	2,041,200	2,143,260
<b>Total Sales (A)</b>	<b>5,400</b>	<b>162,000</b>	<b>1,944,000</b>	<b>2,041,200</b>	<b>2,143,260</b>
<b>Less. Variable Expense</b>					
Carmina, Cinkara, Jinseng, Megafast, Uddam,Safi, Jigar, horijin etc	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Total variable Expense (B)</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>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		1,300	15,600	16,380	17,199
Electricity Bill		300	3,600	3,780	3,969
Transportation		600	7,200	7,560	7,938
Generator Bill		100	1,200	1,260	1,323
Guard		50	600	630	662
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Mosque Bill		50	600	630	662
Salary (self)		5,000	60,000	63,000	66,150
Salary (staff)		4,000	48,000	50,400	52,920
Entertainment		500	6,000	6,300	6,615
<b>Non Cash Item</b>					
Depreciation		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>12,400</b>	<b>148,800</b>	<b>156,180</b>	<b>163,929</b>
<b>Net Profit (E) [C-D]</b>		<b>14,600</b>	<b>175,200</b>	<b>184,020</b>	<b>193,281</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	175,200	184,020	193,281
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		116,400	241,620
	<b>Total Cash Inflow</b>	<b>326,400</b>	<b>301,620</b>	<b>436,101</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>116,400</b>	<b>241,620</b>	<b>376,101</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Can not supply medicine as per customer demand

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures













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Genus

GENUS PHARMACEU





# PICTURE OF NOBIN UDYOKTA & MOTHER

