



**Grameen Kalyan**

*Proposed NU Business Name : New Kazi pharmacy*



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

Name and address	:	Md. Rejaul Islam Vill: North Vabanipur. Post: Shelaidah Upazilla : Kumarkhali, District: Kushtia
Age	:	31 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	7 (Seven) Brothers
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Fuljan Nesa</p> <p>Md. Abdul Kazi</p> <p>Branch: Shelaidah, Group # 15, Centre # 28/M, Loan no.: 6761.</p> <p>Member since: 2006, First loan: Tk. 5,000, Last GB loan: 35,000, Outstanding: 23,000</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Medicine Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	4 (Four) years experiences in this business. Started business with BDT 2,40,000 (Two lac forty thousand).
Other Own/Family Sources of Income	:	Agricultural farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01714443672
National ID number	:	5017169562892
NU Project Source/Reference	:	Gk/Kum/Nupur Rani Saha/2561

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

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

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

Business Name	:	New Kazi pharmacy.
Address/ Location	:	Nauthi Bhobanipur, Notun Bazar, Kumarkhali, Kushtia.
Total Investment in BDT	:	<b>BDT 3,92,000</b>
Financing	:	Self BDT : <b>2,42,000</b> (from existing business) Required Investment BDT <b>1,50,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT 8,000 ( Eight thousand taka only)
Proposed Salary	:	BDT 10,000 (Ten thousand taka only)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) On average <b>20%</b>  (ii) On average 20%  (iii) Keeping adequate sand and ensure source of water with precaution.

## ***INFO ON EXISTING BUSINESS OPERATIONS***

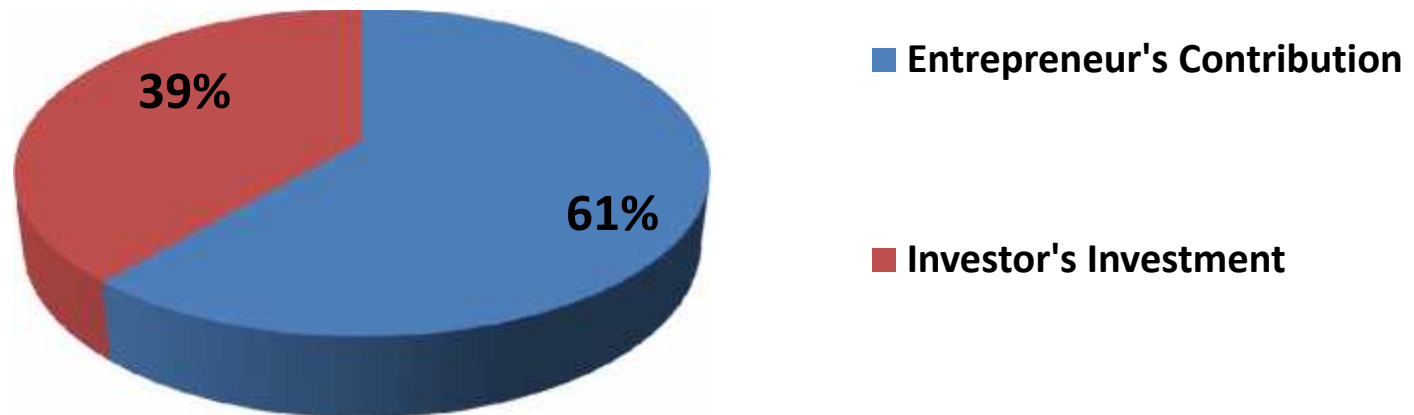
<b>Particulars</b>	<b>Existing Business (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	3,000	78,000	936,000
<b>Less: Cost of sales (B):</b>	2,400	62,400	748,800
<b>Gross profit (GP) [C=(A-B)]</b>	<b>600</b>	<b>15,600</b>	<b>187,200</b>
<b><u>Less: Operating Costs:</u></b>			
Shop Rent		600	7,200
Electricity bill		800	9,600
Transportation		1000	12,000
Mobile bill		300	3,600
Present salary/Drawings-self		8,000	96,000
Other Expenses		1000	12,000
<b><u>Non Cash Item:</u></b>			
Depreciation Expenses		100	1,200
<i>Total Operating Cost (D)</i>		<i>11,200</i>	<i>134,400</i>
<b>(C-D)Net Profit:</b>		<b>4,400</b>	<b>52,800</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Square Item	25,000		25,000	50,000
Beximco Item	20,000	0	30,000	50,000
SKF Item	2,000	0	30,000	32,000
Opsonin Item	10,000		20,000	30,000
Veterinary medicine	25,000		25,000	50,000
Others Item	15,000	0	20,000	35,000
Freeze	23,000			23,000
Furniture	30,000			30,000
Weight machine	5,000			5,000
Nebulizer Machine (02 Pieces)	7,000			7,000
Shop Advance	70,000			70,000
Cash In Hand	0	10,000		10,000
<b>Total Capital</b>	<b>232,000</b>	<b>10,000</b>	<b>150,000</b>	<b>392,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	242,000	62
Investor's Investment	150,000	38
<b>Total Investment</b>	<b>392,000</b>	<b>100</b>





## *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5,000	130,000	1,560,000	5,500	143,000	1,794,000
<b>Less: Cost of sales (B):</b>	4,000	104,000	1,248,000	4,400	114,400	1,435,200
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,000</b>	<b>26,000</b>	<b>312,000</b>	<b>1,100</b>	<b>28,600</b>	<b>358,800</b>
<b>Less: Operating Costs:</b>						
Shop Rent		600	7,200		660	7,920
Electricity bill		800	9,600		880	10,560
Transportation		1000	12,000		1100	13,200
Mobile bill		300	3,600		330	3,960
Proposed salary		10,000	120,000		11,000	132,000
Other Expenses		200	2,400		210	2,520
<b>Non Cash Item:</b>						
Depreciation Expenses		100	1,200		110	1,320
<b>Total Operating Cost (D)</b>	<b>0</b>	<b>12,400</b>	<b>156,000</b>	<b>-</b>	<b>13,630</b>	<b>171,480</b>
<b>(C-D)Net Profit:</b>		<b>13,600</b>	<b>156,000</b>		<b>14,970</b>	<b>187,320</b>
<b>Retained Income:</b>			<b>156,000</b>			<b>187,320</b>

**Notes:** 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after Three months grace period.

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

	<i><b>Year 1</b></i>	<i><b>Year 2</b></i>
<b>Cash inflow:</b>		
Opening Balance		226,000
Capital Infusion by UDYOKTA	10,000	
Capital Infusion by Investor	150,000	
Sales	1,560,000	1,794,000
<b>Total Receipts</b>	<b>1,720,000</b>	<b>2,020,000</b>
<b>Cash Outflow:</b>		
Cost of goods sold	1,248,000	1,435,200
Operating expenses	156,000	171,480
Return to investor	90,000	90,000
<b>Total payment</b>	<b>1,494,000</b>	<b>1,696,680</b>
<b>Closing Balance</b>	<b>226,000</b>	<b>323,320</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 1 Future employment: 0</li><li><input type="checkbox"/> Skill and experience;</li><li><input type="checkbox"/> Good Reputation;</li><li><input type="checkbox"/> Ownership in his own name;</li><li><input type="checkbox"/> Keeping books of record.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Fixed customer (retail &amp; wholesale);</li><li><input type="checkbox"/> Investor's money will be payback in Two years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor</li><li><input type="checkbox"/> Credit Sales</li><li><input type="checkbox"/> Product Damage.</li></ul>

Presented at 32<sup>nd</sup> SB Ex. Design Lab on 21<sup>st</sup> August,  
2016 at Grameen Kalyan

Thank you













# NU with his parents



# NU with his mother



**Thank You**