

Proposed NU Business Name: **REHAD HARBAL PHARMACY**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | IMAM HASAN |
| Age | : | 01/06/1997 (20Years) |
| Education, till to date | : | H . S . C |
| Marital status | : | Unarried |
| Children | : | no |
| No. of siblings: | : | 02 Sisters |
| Address | : | Vill: Sompur P.O: Boktermunci P.S: Sonagazi, Dist: Feni. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | NUR JAHAN BANU |
| (iii) Father's name | : | ABUL KASHEM |
| (iv) GB member's info | : | Branch: Mongol kandi, Centre # 20/(Female), Member ID:10233, Group No: 10 Member since: 12-03-2012 (05 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 20,000/- Outstanding loan: BDT 18,240/- |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | 02 Years Experience 02 In Running Business. He Has 06 Month RMP Training Runing |
| Other Own/Family Sources Of Income | : | Yes |
| Other Own/Family Sources Of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01860-140847 |
| Mother's Contact No. | : | 01925-564818 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit, feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR JAHAN BANU joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

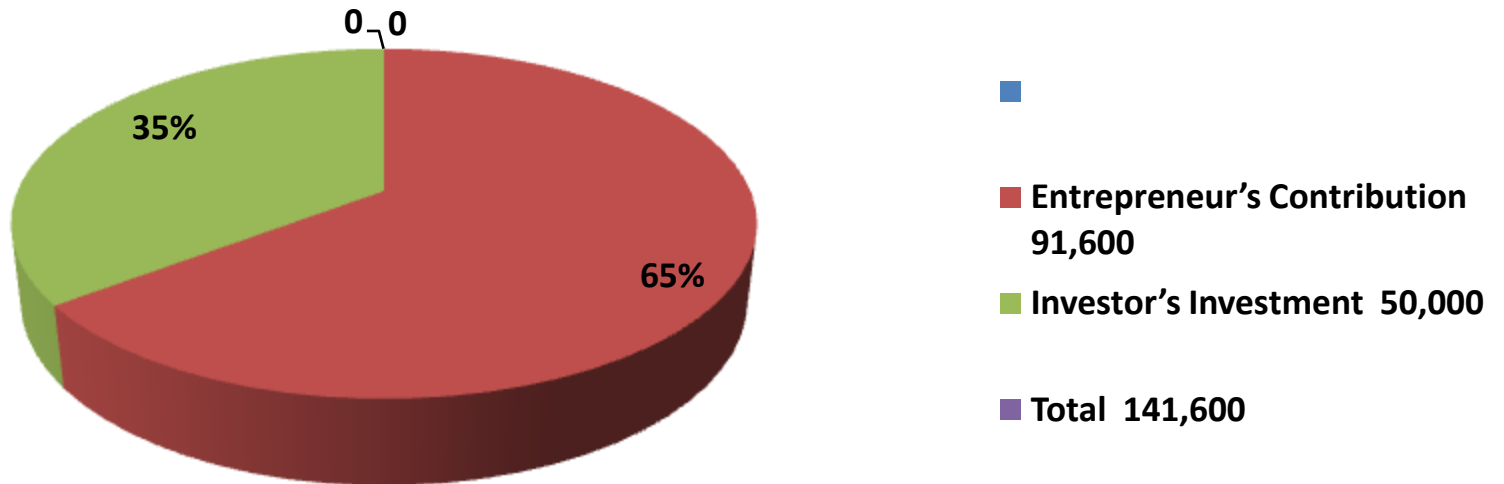
| | | |
|---|---|---|
| Business Name | : | REHAD HARBAL FARMACI |
| Location | : | Boktermunci Bazar,sonagazi, Feni. |
| Total Investment In BDT | : | Bdt 1,41,600/- |
| Financing | : | Self BDT 91,600/- (From Existing Business) 65% Required Investment Bdt,50,000(as Equity) 35% |
| Present Salary/Drawings From Business (Estimates) | : | Bdt 5,000/- |
| Proposed Salary | : | Bdt 5,000/- |
| Size Of Shop | : | 10 Ft X 15 ft. = 150 Square Ft |
| Security Of The Shop | : | 20,000/- |
| Implementation | : | <ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Dosmalari cirap, Cincara cirap,Vinoplex tab & others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing on Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months. |

Existing

| Particular | Daily | Monthly | Yearly |
|---|-------------|--------------|----------------|
| Revnuue (Sale) | | | |
| Dosmalari cirap, Cincara cirap,Vinoplex tab & others. | 3000 | 90000 | 1080000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 3000 | 90000 | 1080000 |
| Less Variable Expense (B) | | | 0 |
| Dosmalari cirap, Cincara cirap,Vinoplex tab & others. | 2550 | 76500 | 918000 |
| Total Variable Expense | 2550 | 76500 | 918000 |
| Contributon Margin (CM) [C=(A-B)] | 450 | 13500 | 162000 |
| Less Fixed Expense | | | |
| Rent | | 1200 | 14400 |
| Electric Bill | | 300 | 3600 |
| Transportaion | | 500 | 6000 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 200 | 2400 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 200 | 2400 |
| Total Fixed Cost (D) | | 7400 | 88800 |
| Net Profit (E)= [C-D] | | 6100 | 73200 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|---------------------|------------|------------|---------------|------------|------------|---------------|----------------|
| | Qty. | Unit Price | Existing | Qty. | Unit Price | Proposed | Proposed Total |
| Dosmalari cirap | 100 | 120 | 12,000 | 100 | 120 | 12,000 | 24,000 |
| Saribiddarist cirap | 50 | 120 | 6,000 | | | 0 | 6,000 |
| Gambadarist cirap | 50 | 120 | 6,000 | | | 0 | 6,000 |
| Cinkara cirap | 20 | 170 | 3,400 | 100 | 170 | 17,000 | 20,400 |
| Vigoplex tab | 30 | 140 | 4,200 | | | 0 | 4,200 |
| Others | 0 | 0 | 40,000 | | | 21,000 | 61,000 |
| Secqurity | 0 | 0 | 20,000 | | | 0 | 20,000 |
| Total | 250 | 670 | 91,600 | 200 | 290 | 50,000 | 141,600 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|---|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Dosmalari cirap, Cincara cirap,Vinoplex tab & others. | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Less Variable Expense (B) | | | | | |
| Dosmalari cirap, Cincara cirap,Vinoplex tab & others. | 3400 | 102000 | 1224000 | 1285200 | 1349460 |
| Total Variable Expense | 3400 | 102000 | 1224000 | 1285200 | 1349460 |
| Contributon Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 | 226800 | 238140 |
| Less Fixed Expense | | | | | |
| Rent | | 1200 | 14400 | 14400 | 14400 |
| Electric Bill | | 300 | 3600 | 3900 | 4200 |
| Transportaion | | 500 | 6000 | 6300 | 6615 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 200 | 2400 | 2500 | 2600 |
| Total Fixed Cost (D) | | 7400 | 88800 | 89500 | 90215 |
| Net Profit (E)= [C-D] | | 10600 | 127200 | 133560 | 140238 |
| Investment Pay Back | | | 20,000 | 20,000 | 20,000 |

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> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 127,200 | 133560 | 140238 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 107200 | 220760 |
| | Total Cash Inflow | 177,200 | 240,760 | 360,998 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 50,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 107,200 | 220,760 | 340,998 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 02 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Boktermunci Bazar,
Sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







