



Proposed NU Business Name : Jihad Medical.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|---|
| Name and address | : | Md: Fahimul Islam. Vill: Vatikashor, Post:Sador , Upazilla : , District: Mymensingh |
| Age | : | 18 Years. |
| Marital status | : | Single. |
| No. of siblings: | : | 1 (One) Brother & 1 (One) Sister. |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> |
| (ii) Mother's name | : | Most. Najma Yesmin. |
| (iii) Father's name | : | Md. Sirajul Islam. |
| (iv) GB member's info | : | Branch: Vatikashor. Group # 03, Centre # 12/M, Loan no.1624, Member since: 2005, First loan: Tk.8,000, Existing loan: 3,00,000, Outstanding: 1,20,000. |
| Further Information: | : | |
| (v) Who pays GB loan installment | : | My Father is paying GB loan installment. |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | Nil |
| (viii) Any other loan like GCCN, GKF etc. | : | Nil |
| (ix) Others | : | Nil |
| Education, till to date | : | SSC |

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

| | | |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Studying HSC. |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | He has no formal training but 3 years experience in this business. His father helps him to operate the business. |
| Other Own/Family Sources of Income | : | My father Business. |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01711315696 |
| Birth Certificate | : | 20006125519268610 |
| NU Project Source/Reference | : | GK |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT= 8,000 (Eight thousand) and used the money in Business development. Gradually several times she took GB loan and utilized in Business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Project's Name | : | Jihad Medical. |
| Address/ Location | : | Vatikashor, Sador, Mymensingh |
| Total Investment | : | BDT = 7,70,000 |
| Financing | : | Self financing: BDT= 4,70,000 Required Investment: BDT =3,00000 (as equity) |
| Present salary/drawings from business (estimates) | : | BDT= 3000 (Three Thousand) |
| Proposed Salary | : | BDT= 6000 (Six thousand) |
| Proposed Business Implementation Plan | : | <p>The project will start with having a Medicine shop.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Different kind of medicine will be buy & sold. <input type="checkbox"/> Estimated sales is @ Tk. 14,000 per day. <input type="checkbox"/> Estimated Profit is 10% <input type="checkbox"/> Payback period is estimated 3 years. <input type="checkbox"/> Expected date to start the project on June, 2015. |

Information of Existing Business Operations

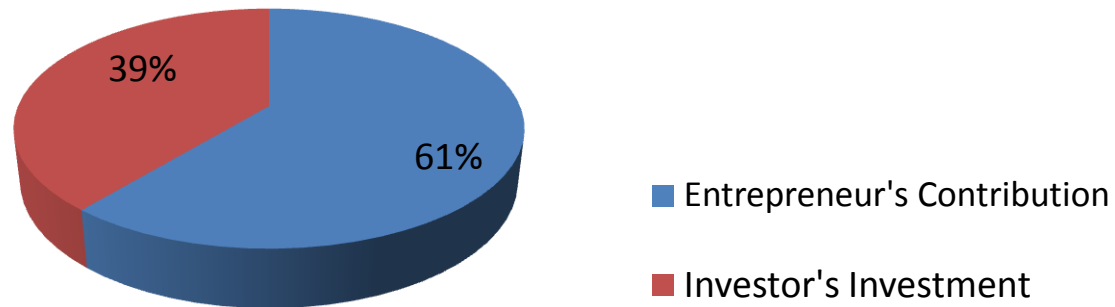
| Particulars | Existing Business | | |
|-------------------------------------|-------------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales (A) | 9,000 | 225,000 | 2,700,000 |
| Less: Cost of Sales (B) | 8,100 | 202,500 | 2,430,000 |
| Gross profit (GP)= [C (A-B)] | 900 | 22,500 | 270,000 |
| Less: Operating Costs: | | | |
| Electricity bill | | 700 | 8,400 |
| Generator bill | | 150 | 1,800 |
| Shop Rent | | 1,000 | 12,000 |
| Night Guard bill | | 100 | 1,200 |
| Wage of Employee 1 | | 5,000 | 60,000 |
| Mobile bill | | 500 | 6,000 |
| Present salary-self | | 3,000 | 36,000 |
| Other Expenses | | 500 | 6,000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | | 5,000 |
| <i>Total Operating Cost (D)</i> | | 10,950 | 136,400 |
| (C-D)Net Profit | | 11,550 | 133,600 |
| Retained Income: | | | 133,600 |

PROPOSED PROJECT INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT)(1) | Proposed Business (BDT)(2) | Total (BDT) (1+2) |
|--|-----------------------------------|-----------------------------------|--------------------------|
| Investment in different categories: | | | |
| Shop advance (shop value) | 50,000 | - | 50,000 |
| Furniture | 100,000 | - | 100,000 |
| Medicine Square | 50,000 | 40,000 | 90,000 |
| Sk+F | 30,000 | 35,000 | 30,000 |
| Aristofarma | 30,000 | 30,000 | 60,000 |
| Beximco | 20,000 | 30,000 | 50,000 |
| Incept a | 20,000 | 30,000 | 50,000 |
| Renata | 10,000 | 10,000 | 20,000 |
| Others Medicine | 50,000 | 25,000 | 75,000 |
| B-Kash | 100,000 | 100,000 | 200,000 |
| Cash in Hand | 10,000 | - | 10,000 |
| Total Capital | 470,000 | 300,000 | 770,000 |

Source of Finance

| Particulars | Amount in BDT | In % |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 470,000 | 61 |
| Investor's Investment | 300,000 | 39 |
| Total Investment | 770,000 | 100 |



FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|---|--------------|----------------|-----------|--------------|----------------|-----------|--------------|----------------|-----------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Revenue: | | | | | | | | | |
| Estimated Sales | 14,000 | 350,000 | 4,200,000 | 15,400 | 385,000 | 4,620,000 | 16,940 | 423,500 | 5,082,000 |
| (A) Total Revenue | 14,000 | 350,000 | 4,200,000 | 15,400 | 385,000 | 4,620,000 | 16,940 | 423,500 | 5,082,000 |
| (B) Total Cost of Sales | 12,600 | 315,000 | 3,780,000 | 14,140 | 346,500 | 4,158,000 | 15,834 | 381,150 | 4,573,800 |
| Gross profit (GP) [C=(A-B)] | 1,400 | 35,000 | 420,000 | 1,260 | 38,500 | 462,000 | 1,106 | 42,350 | 508,200 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | | 1,500 | 18,000 | | 1,650 | 19,800 | | 1,815 | 21,780 |
| Shop Rent | | 1,000 | 12,000 | | 1,100 | 13,200 | | 1,210 | 14,520 |
| Transportation | | 1,200 | 14,400 | | 1,320 | 15,840 | | 1,452 | 17,424 |
| Generator bil | | 100 | 1,200 | | 110 | 1,320 | | 121 | 1,452 |
| Night guard bill | | 100 | 1,200 | | 110 | 1,320 | | 121 | 1,452 |
| Wages of Employee 1 | | 5,000 | 60,000 | | 5,500 | 66,000 | | 6,050 | 72,600 |
| Stationary | | 100 | 1,200 | | 110 | 1,320 | | 121 | 1,452 |
| Mobile bill (SMS & Reporting inclusive) | | 600 | 7,200 | | 660 | 7,920 | | 726 | 8,712 |
| Proposed salary-self | | 6,000 | 72,000 | | 6,600 | 79,200 | | 7,260 | 87,120 |
| Other Expenses | | 700 | 8,400 | | 770 | 9,240 | | 847 | 10,164 |
| Depreciation Expenses | | | 6,000 | | | 6,000 | | | 6,000 |
| Total Operating Cost (D) | | 16,300 | 201,600 | | 17,930 | 221,160 | | 19,723 | 242,676 |
| (C-D)Net Profit: | | 18,700 | 218,400 | | 20,570 | 240,840 | | 22,627 | 265,524 |
| Retained Income: | | 218,400 | | | 240,840 | | | 265,524 | |

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 month grace period.

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

| | Year 1 | Year 2 | Year 3 |
|--|------------------|------------------|------------------|
| Cash inflow | | | |
| Opening Balance | 10,000 | 128,400 | 239,240 |
| Capital Infusion by UDYOKTA | - | - | - |
| Capital Infusion by Investor | 300,000 | - | - |
| Sales | 4,200,000 | 4,620,000 | 5,082,000 |
| Total Receipts | 4,510,000 | 4,748,400 | 5,321,240 |
| <u><i>Cash Outflow:</i></u> | | | |
| Cost of goods sold | 3,780,000 | 4,158,000 | 4,573,800 |
| Operating expenses | 201,600 | 221,160 | 242,676 |
| Product Purchase (Increase product volume) | 300,000 | - | - |
| Return to investor (including Transfer fee) | 100,000 | 130,000 | 130,000 |
| Total payment | 4,381,600 | 4,509,160 | 4,946,476 |
| Closing Balances | 128,400 | 239,240 | 374,764 |

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 1
- Skill & Experience.
- Ownership in his own name.

WEAKNESS

- Damage of medicine while transport.

OPPORTUNITIES

- Local Demand.
- Fixed Customers'
- location of Shop.
- Investor's money will be payback in 3 years.

THREATS

- Theft.
- Fire burn.

Presented at 4th Ex. SB Design Lab on June 7, 2015
at Grameen Kalyan

Thank you

Pictures

My Shop With father









Thank You