A Nobin Udyokta Project

SEBA MEDICINE CORNER





Project by: Sadanada Chandra Chanda

Identified by: Abdul Alim

Verified By: Md. Razib Hossain

Matlab Unit, Region-1

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sadanada Chandra Chanda
Age	:	09/11/1982 (33 Years 5 months)
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	Four brothers and Three Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father Kanon Bala Chandra Late Rakhal Chandra Chanda Member since: 1998 Branch: Narayonpur, Centre no: 8/m Loanee:1133 First loan: Tk.5000 Existing loan: Tk. 00 Outstanding: Tk.00
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	:	N/A N/A N/A N/A N/A
Education, till to date	:	B Com.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Pharmacy Business
Trade License Number		30
Business Experiences	:	05 years.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01712928556
NU Project Source/Reference	:	GT Matlab Unit Office, Matlab,Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 1998. At first her mother took a loan amount BDT 5000 from Grameen Bank. She invested the money in her husband's business. They gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Seba medicine corner
Address/ Location	:	Narayonpur Shaheb Bazer, p.o:Narayonpur, Matlab (south), Chandpur.
Total Investment in BDT	:	350,000/-
Financing	:	Self BDT 250,000 (from existing business) - 71% Required Investment BDT 100,000 (as equity) - 29%
Present salary/drawings from business (estimates)	:	BDT 6,500
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	3 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales (A)	2500	75000	900000		
Less: Cost of sale (B)	2000	60000	720000		
Gross Profit (A-B)=C	500	15000	180000		
Income from patient service (D)	200	6000	72000		
Profit (C+D)= E	700	21000	252000		
Less: Operating Costs					
House rent		1667	20000		
Electricity bill		700	8400		
Generator Bill		200	2400		
Night Guard Bill		150	1800		
Mobile Bill		300	3600		
Salary from Business (Self)		6500	78000		
Others (Entertainment)		400	4800		
Non Cash Item:					
Depreciation Expenses(21000*10%)		175	2100		
Total Operating Cost (F)		10092	121104		
Net Profit (E-F):		10908	130896		

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Advance: Fan (01): Rack(02): Table(02): Chair(01): Present Goods Items (*):	100,000 2,000 10000 8000 1000 129,000		250,000
Proposed Items (**):		100,000	100,000
Total Capital	250,000	100,000	350,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Antibiotic (varieties)	25,000
Paracetamol (varieties)	12,000
Syrup (varieties)	20000
Omeprazole (varieties)	20000
Saline (varieties)	7000
Vitamin (varieties)	10000
Injection (varieties)	5000
Ointment (varieties)	8000
Herbal (varieties)	10000
Others	12000
Total Present Stock	1,29,000

Proposed Item

Product name	Amount
Antibiotic (varieties)	25,000
Syrup (varieties)	20,000
Omeprazole (varieties)	15,000
Saline (varieties)	10,000
Herbal (varieties)	20,000
Vitamin (varieties)	10,000
Total Present Stock	1,00,000

Financial Projection of NU BUSINESS PLAN



Particulars	Y	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
r ai ticulai 5	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	3000	90000	1080000	3500	105000	1260000	4000	120000	1440000	
Less: Cost of Sale (B)	2400	72000	864000	2800	84000	1008000	3200	96000	1152000	
Gross Profit (A-B)=C	600	18000	216000	700	21000	252000	800	24000	288000	
Income from service (D)	200	6000	72000	200	6000	72000	300	9000	108000	
Total gross Profit (C+D)=E	800	24000	288000	900	27000	324000	1100	33000	396000	
Less operating cost:										
House rent		1667	20000		1667	20000		1667	20000	
Electricity bill		700	8400		800	9600		900	10800	
Genarator Bill		200	2400		250	3000		300	3600	
Night Guard Bill		150	1800		200	2400		250	3000	
Mobile Bill		300	3600		350	4200		400	4800	
Salary from Business		7000	84000		8000	96000		9000	108000	
Others (Entertainment)		200	2400		300	3600		350	4200	
Depreciation Expenses		175	2100		175	2100		175	2100	
Total Operating Cost (F)		10392	124700		11742	140900		13042	156500	
Net Profit =(E-F)		13608	163300		15258	183100		19958	239500	
GT payback		4000	0	40000		40000				
Retained Income:		12330	00		143100			199500		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	163300	183100	239500
1.3	Depreciation (Non cash item)	2100	2100	2100
1.4	Opening Balance of Cash Surplus		125,400	270,600
	Total Cash Inflow	265400	310,600	512200
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Investment Pay Back	40,000	40,000	40,000
2.3	Payment of GB loan	0	0	0
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	125,400	270,600	472,200

SWOT Analysis



STRENGTH

- Skilled and 05 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

Lack of investment

OPPORTUNITIES

- Have a chance to serve more customers within local area.
- Expansion of business
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft





























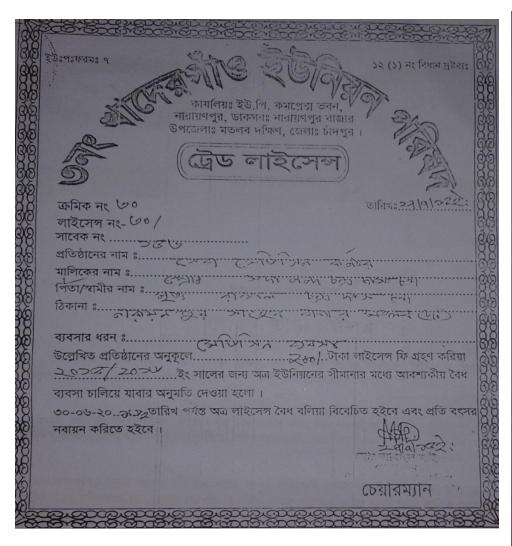


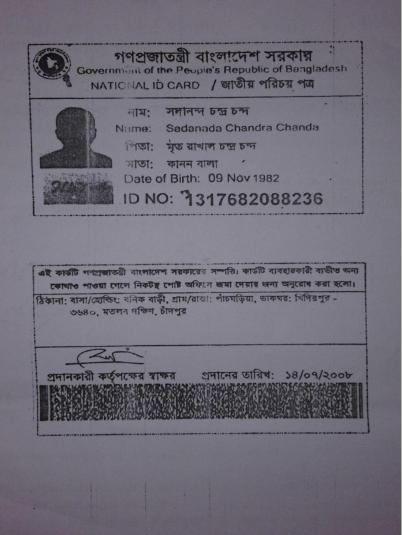




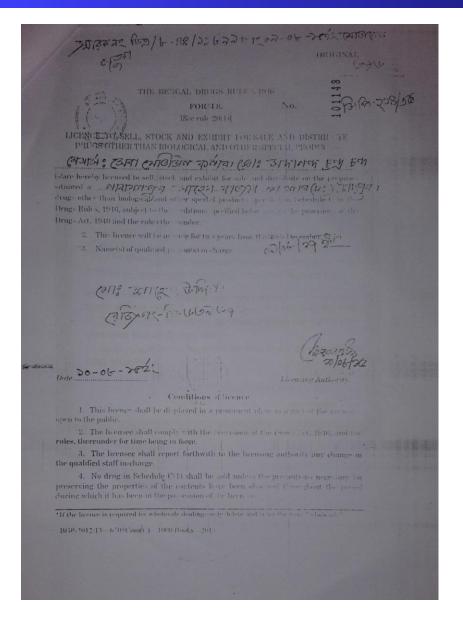


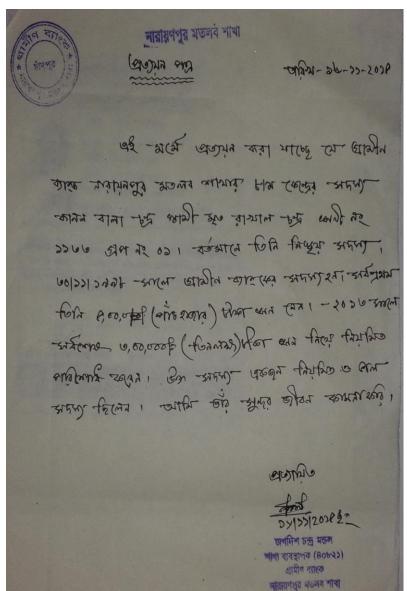




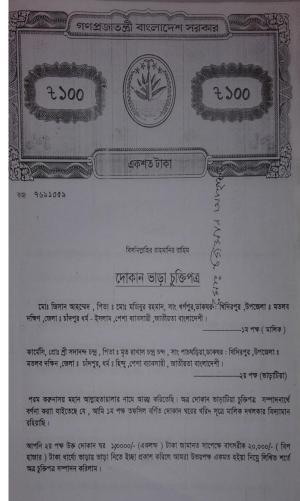


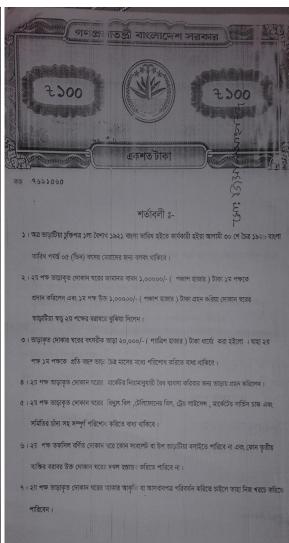


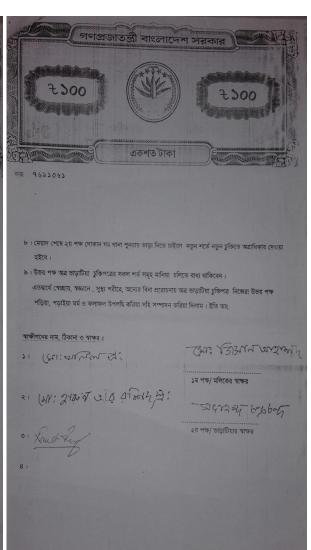














Presented at 41st Internal Design Lab On April 28, 2016 at GT

