

Proposed NU Business Name: **NAZRUL FERMECY**



Project identification and prepared by: MD Bellal Hossain  
Dagonvuiyan Unit, Feni  
Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD:NAZRUL ISLAM</b>
Age	:	30-11-1991 ( 26 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	02 Brothers,02 Sisters
Address	:	Vill:Neazpur P.O: Siloniya bazar ; P.S:Dagonbhuyain 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	:	<b>BIBI MORIOWOM</b>
(iii) Father's name	:	<b>LETE:MD:MOSTAFA</b>
(iv) GB member's info	:	Branch: Doganbhuyain Centre # 42 (Female), Member ID: 3730/1, Group No: 07 Member since: 10-03-2010 to2016 till ( 06Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 30000 Outstanding loan:0
(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	:	05years experience in running business. 03 Years in own business. He has 02 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0183869877
Family's Contact No.	:	01845246034
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuiyan Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI MORIOWOM** joined Grameen Bank since 6 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NAZRUL FERMECY</b>
Location	:	South khusipur, Doganbhuyain,Feni.
Total Investment in BDT	:	BDT 294500/-
Financing	:	Self BDT 244500/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 14 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; omeprazol,cefradin,Azithromycin,cefuroxime etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The shop is rented.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪One will be appointed after getting equity money</li> </ul> <p>Collects goods from Feni.</p> <ul style="list-style-type: none"> <li>▪Agreed grace period is 3 months.</li> </ul>

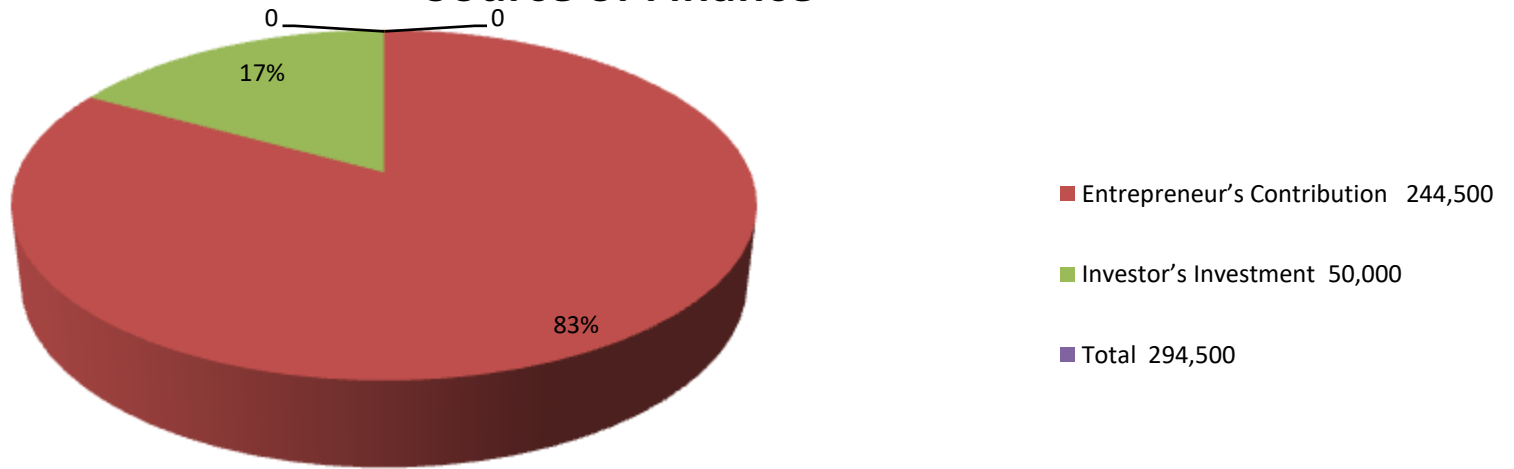
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
omeprazol,cefradin,Azithromycin,cefuroxime	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
omeprazol,cefradin,Azithromycin,cefuroxime	3400	102000	1224000
<b>Total variable Expense (B)</b>	3400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		1000	12000
Electricity bill		350	4200
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		200	2400
Gird		0	0
Generator		0	0
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		7550	90600
<b>Net Profit (E)= [C-D]</b>		10450	125400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tab.Omeprazol	30	500	15000	30	500	15000	30000
Tab.Esomeprazol	25	600	15000	25	600	15000	30000
Tab.Rebeprazol	15	700	10500	14	700	10000	20500
Tab.Azithromycin	50	800	40000	0	0	10000	50000
Tab.Cefradin	60	800	48000	0	0	0	48000
syr.Azithromycin	30	250	7500	0	0	0	7500
Syr.Cef-three	50	130	6500	0	0	0	6500
Others	0	0	20000	0	0	0	20000
L.P.Gas	6	100	6000	0	0	0	6000
Load	0	0	6000	0	0	0	6000
Bikash	0	0	50000	0	0	0	50000
Security			20000	0	0	0	20000
<b>Total</b>			<b>244500</b>			<b>50000</b>	<b>294500</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
omeprazol,cefradin,Azithromycin,cefuroxime	7620	228600	2743200	2880360	3024378
<b>Total Sales (A)</b>	7620	228600	2743200	2880360	3024378
<b>Less Variable Expense</b>					
omeprazol,cefradin,Azithromycin,cefuroxime	6477	194310	2331720	2448306	2570721.3
<b>Total variable Expense (B)</b>	6477	194310	2331720	2448306	2570721.3
<b>Contribution Margin (CM) [C=(A-B)]</b>	1143	34290	411480	432054	453656.7
<b>Less Variable Expense</b>					
Rent		1000	12000	12000	12000
Electricity bill		500	6000	6200	6400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	62000	64000
Salary(staff)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		13400	160800	163400	166000
<b>Net Profit (E)= [C-D]</b>		20890	250680	263214	276374.7
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	250680	263214	276374.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		230,680	473,894
	<b>Total Cash Inflow</b>	300,680	493,894	750,269
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
	<b>Total Cash Outflow</b>	70,000	20000	20000
3	<b>Net Cash Surplus</b>	230,680	473,894	730,269

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:00  
Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









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गैस का नाम	वजन	आकार	उपयोग
डीपीएमटी	15	1.5m	घरेलू उपयोग
डीपीएमटी	30	3.0m	घरेलू उपयोग
डीपीएमटी	45	4.5m	घरेलू उपयोग
डीपीएमटी	60	6.0m	घरेलू उपयोग
डीपीएमटी	75	7.5m	घरेलू उपयोग
डीपीएमटी	90	9.0m	घरेलू उपयोग
डीपीएमटी	105	10.5m	घरेलू उपयोग
डीपीएमटी	120	12.0m	घरेलू उपयोग
डीपीएमटी	135	13.5m	घरेलू उपयोग
डीपीएमटी	150	15.0m	घरेलू उपयोग
डीपीएमटी	165	16.5m	घरेलू उपयोग
डीपीएमटी	180	18.0m	घरेलू उपयोग
डीपीएमटी	195	19.5m	घरेलू उपयोग
डीपीएमटी	210	21.0m	घरेलू उपयोग
डीपीएमटी	225	22.5m	घरेलू उपयोग
डीपीएमटी	240	24.0m	घरेलू उपयोग
डीपीएमटी	255	25.5m	घरेलू उपयोग
डीपीएमटी	270	27.0m	घरेलू उपयोग
डीपीएमटी	285	28.5m	घरेलू उपयोग
डीपीएमटी	300	30.0m	घरेलू उपयोग









# FAMILY PICTURE

