

Proposed NU Business Name: **MA PHARMACY**



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Bogra Shadar Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|-------------------------|---|---|
| Name | : | MD. MIZANUR RAHMAN |
| Age | : | 25-12-1987 (29 Years) |
| Education, till to date | : | Class 10 |
| Marital status | : | Married |
| Children | : | N/A |
| No. of siblings: | : | 01 Sister |
| Address | : | Vill: Durulia, P.O: Majhira, P.S: Shahjahanpur, Dist: Bogra |

| | |
|--|--|
| Parent's and GB related Info | |
| (i) Who is GB member | : Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : MST KHALEDA BEGUM |
| (iii) Father's name | : MD. SAHIDUL ISLAM |
| (iv) GB member's info | : Branch: Majhira, Centre # 20 (Female), Member ID: 9482/1; Group No:11 Member since: 29-08-2013-2017 (05Years) First loan: -15,000 taka. |
| Further Information: | Existing Loan: BDT 20,000, Outstanding loan: BDT NIL |
| (v) Who pays GB loan installment | : Father |
| (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 | : | 5 years experience in running business. He has no Year training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01757-017232 |
| Father's Contact No. | : | 01756-118196 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KHALEDA BEGUM joined Grameen Bank since 05 years ago. At first she took 15000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | MA PHARMACY |
| Location | : | Dublagari hat,Majhira , Shajahanpur, bogra. |
| Total Investment in BDT | : | BDT 139000/- |
| Financing | : | Self BDT 79000/-(from existing business) 57% Required Investment BDT 60000/-(as equity) 43% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10 ft x 08 ft= 80 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months. |

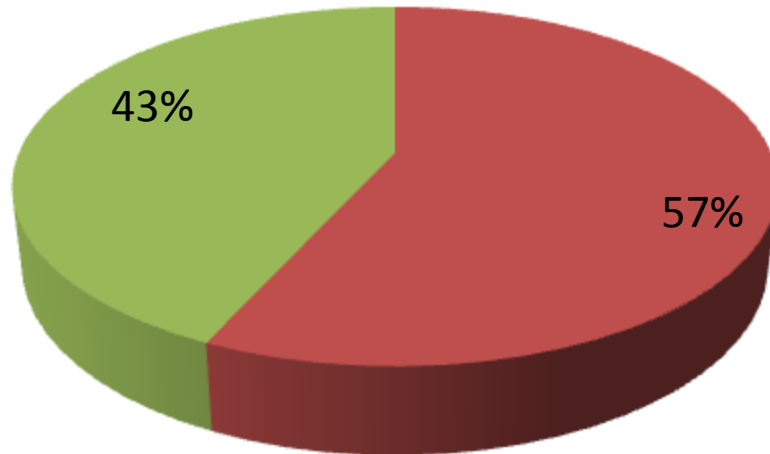
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| Medicine | 3,000 | 90,000 | 1,080,000 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less. Variable Expense | | | |
| Medicine | 2,550 | 76,500 | 918,000 |
| Total variable Expense (B) | 2,550 | 76,500 | 918,000 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13,500 | 162,000 |
| Less. Fixed Expense | | | |
| House rant | | 600 | 7,200 |
| Electricity Bill | | 750 | 9,000 |
| Transportation | | 500 | 6,000 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staf) | | - | 0 |
| Entertainment | | 500 | 6,000 |
| Guard | | 150 | 1,800 |
| Generator | | 300 | 3,600 |
| Mobile Bill | | 300 | 3,600 |
| Non cash item | | | |
| Depreciation | | 0 | 0 |
| Total fixed Cost (D) | | 8,100 | 97,200 |
| Net Profit (E) [C-D] | | 5,400 | 64,800 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|-------------|----------|------------|---------------|------------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Tryclub | 10 | 320 | 3,200 | 20 | 240 | 4,800 | 8,000 |
| Xmex | 20 | 420 | 8,400 | 20 | 420 | 8,400 | 16,800 |
| Cafuclub | 8 | 480 | 3,840 | 10 | 480 | 4,800 | 8,640 |
| sebru cd | 20 | 520 | 10,400 | 0 | 0 | 0 | 10,400 |
| seclo 20 | 30 | 500 | 15,000 | 15 | 500 | 7,500 | 22,500 |
| Locectil | 6 | 500 | 3,000 | 5 | 500 | 2,500 | 5,500 |
| zeldrin | 15 | 500 | 7,500 | 0 | 0 | 0 | 7,500 |
| Cosec | 10 | 300 | 3,000 | 30 | 215 | 6,450 | 9,450 |
| Jeفرin | 10 | 520 | 5,200 | 0 | 0 | 0 | 5,200 |
| Algin | 0 | 0 | 0 | 10 | 600 | 6,000 | 6,000 |
| feurosef | 0 | 19460 | 0 | 8 | 600 | 4,800 | 4,800 |
| others | 1 | 19460 | 19,460 | 1 | 14750 | 14,750 | 34,210 |
| | 0 | 0 | 79,000 | 119 | 0 | 60,000 | 139,000 |

Source of Finance



-
- Entrepreneur's Contribution 79,000
- Investor's Investment 60,000
- Total 139,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Medicine | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Less. Variable Expense | | | | | |
| Medicine | 3,400 | 102,000 | 1,224,000 | 1,285,200 | 1,349,460 |
| Total variable Expense (B) | 3,400 | 102,000 | 1,224,000 | 1,285,200 | 1,349,460 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 | 226,800 | 238,140 |
| Less. Fixed Expense | | | | | |
| House rant | | 600 | 7,200 | 7,200 | 7,200 |
| Electricity Bill | | 750 | 9,000 | 9,000 | 9,000 |
| Transportation | | 500 | 6,000 | 6,000 | 6,000 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (staf) | | 4000 | 48,000 | 48,000 | 48,000 |
| Entertainment | | 500 | 6,000 | 6,000 | 6,000 |
| Guard | | 150 | 1,800 | 1,800 | 1,800 |
| Generator | | 300 | 3,600 | 3,600 | 3,600 |
| Mobile Bill | | 500 | 6,000 | 6,000 | 6,000 |
| Non cash item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total fixed Cost (D) | | 12,300 | 147,600 | 147,600 | 147,600 |
| Net Profit (E) [C-D] | | 5,700 | 68,400 | 79,200 | 90,540 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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 | 60,000 | | |
| 1.2 | Net Profit | 68,400 | 79,200 | 90,540 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 44,400 | 99,600 |
| | Total Cash Inflow | 128,400 | 123,600 | 190,140 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 60,000 | 0 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 84,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 44,400 | 99,600 | 166,140 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





















FAMILY PICTURE

