

Proposed NU Business Name: **NASIM PHARMACY**



Project identification and prepared by: MD.Majnu Hossen,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU NASIM
Age	:	01-01-1990 (27 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	1 Sister
Address	:	Vill: Hapaunia, P.O: Sherpur, P.S: Sherpur, 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. ANOWARA BEGUM
(iii) Father's name	:	DR. M.NOJRUL ISLAM
(iv) GB member's info	:	Branch: Kusumbi, Centre # 55 (Female), Member ID: 6602; Group No:06 Member since: 20-11-2011 (05 Years) First loan: -10,000
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	:	7 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-820510
Mother's Contact No.	:	01721-904021
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. ANOWARA BEGUM joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NASIM PHARMACY
Location	:	Goshibari Bottola, Sherpur.
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 85,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	20 ft x 8 ft= 160 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 25% 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.

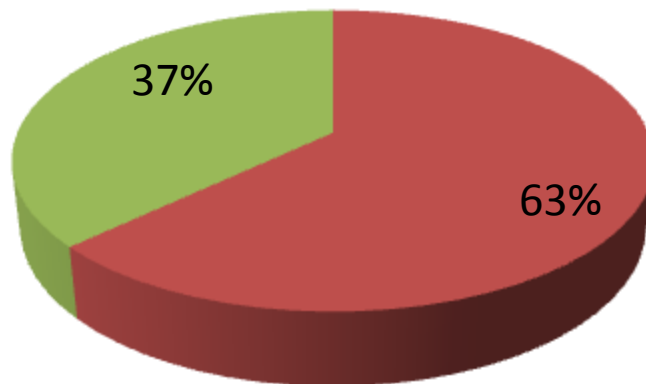
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	1,500	45,000	540,000
Total Sales (A)	1,500	45,000	540,000
Less. Variable Expense	0		
Medicine	1,125	33,750	405,000
Total variable Expense (B)	1,125	33,750	405,000
Contribution Margin (CM) [C=(A-B)]	375	11,250	135,000
Less. Fixed Expense			
House rant		800	9,600
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		4,000	48,000
Entertainment		300	3,600
		150	1,800
Mobile Bill		200	2,400
Total fixed Cost (D)		5,950	71,396
Net Profit (E) [C-D]		5,300	63,604

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Romicin	6	360	2160	6	360	2160	4320
Zimax	4	360	1440	4	360	1440	2880
Naproxizia	13	270	3510	13	270	3510	7020
Omecap	5	675	3,375	5	675	3,375	6750
Opmax	10	450	4500	10	450	4500	9000
VM Gold	7	300	2100	7	300	2100	4200
Molcal	15	225	3375	15	225	3375	6750
Luf,sryaf			29,596			29,596	59192
Security			35,000				35000
Total	60		85,000	60		50,000	135,000

Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 50,000
- Total 135,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine	2,000	60,000	720,000	756,000	793,800
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense	0				
Medicine	1,500	45,000	540,000	567,000	595,350
Total variable Expense (B)	1,500	45,000	540,000	567,000	595,350
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
House rant		800	9,600	9,600	9,600
Electricity Bill		200	2,400	2,400	2,400
Transportation		300	3,600	3,600	3,600
Salary (self)		4,000	48,000	48,000	48,000
Entertainment		300	3,600	3,600	3,600
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		6,050	72,600	72,600	72,600
Net Profit (E) [C-D]		8,950	107,400	116,400	125,850
Investment Payback			20,000	20,000	20,000

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

SI #	<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	107,400	116,400	125,850
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		87,400	183,800
	Total Cash Inflow	157,400	203,800	309,650
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	87,400	183,800	289,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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

















বাংলাদেশ
প্রশাসনিক অঞ্চল



পৃথিবী



Tajmahal



সরকারী ড্রাগির ডিস্ট্রিক্ট-২০১৭





FAMILY PICTURE

