

Proposed NU Business Name: **JANNAT PHARMACY**



Project identification and prepared by: Md Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	DEWAN RABIUL
Age	:	25-06-1985 (31 Years)
Education, till to date	:	M.S.S.
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	01 Brothers 01 Sisters
Address	:	Vill: Chakoria, P.O: Patilzap, P.S: Nawabgonj , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BASHIYA BEGUM
(iii) Father's name	:	SAMSUL ISLAM
(iv) GB member's info	:	Branch:Shollah,Nawabgonj Centre # 15(Female), Member ID: 1542, Group No:03 Member since:02-04-1990 to 2017(26Years) First loan: BDT 3000
Further Information:		Existing Loan: 50,000 BDT Nil, Outstanding loan: 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	:	06 years experience in running business. Own business 08 Years He has 6 Month training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-245665
Mother's Contact No.	:	01826-648313
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Nawabgonj Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BASHIYA BEGUM joined Grameen Bank since 26 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JANNAT PHARMACY
Location	:	Patilzap baazar, Nawabgonj, Dhaka.
Total Investment in BDT	:	BDT 1,60,000/-
Financing	:	Self BDT 1,00,000/-(from existing business) 63% Required Investment BDT 60,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 20 ft= 600 square ft
Security of the shop	:	5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Mitford,Dhaka▪Agreed grace period is 3 months.

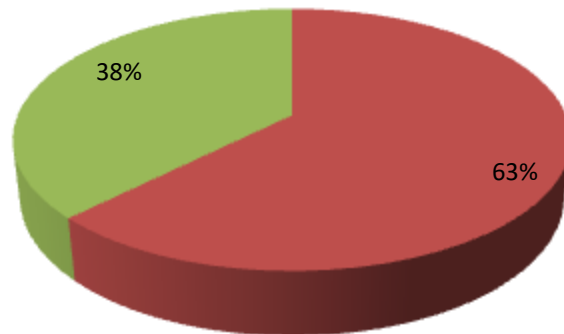
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less Variable Expense			
Medicine	2,550	30,600	3,67,200
Total variable Expense (B)	2,550	30,600	3,67,200
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000
Less Variable Expense			
Rent		1,300	15,600
Electricity bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5000	60,000
Entertainment		300	1200
Mobile bill		300	3,600
Guird		150	1,800
Total fixed cost (D)		8,750	1,05,000
Net Profit (E)= [C-D]		4,750	57,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Paracetamol	5 kt	4,000	20,000	0	0	0	20,000
Omeprazole group	4 kt	5,000	20,000	0	0	0	20,000
Ciprofloxacin group	2 kt	10,000	20,000	4 kt	10,000	30,000	50,000
Naproxen group	5 kt	4,000	20,000	10 kt	4,000	30,000	50,000
Moxifloxacin group	5 kt	4,000	20,000			0	20,000
Total			1,00,000	100	0	60,000	1,60,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000
- Total 160,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Medicine	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Total Sales (A)	4,200	1,26,000	15,12,000	15,87,600	16,66,980
Less Variable Expense					
Medicine	3,360	1,00,800	12,09,600	12,70,080	13,33,584
Total variable Expense (B)	3,360	1,00,800	12,09,600	12,70,080	13,33,584
Contribution Margin (CM) [C=(A-B)]	840	25,200	3,02,400	3,17,520	3,33,396
Less Variable Expense					
Rent		1,300	15,600	15,600	15,600
Electricity bill		500	6,000	7,000	8,000
Transportation		1,500	18,000	19,000	20,000
Salary (self)		5000	60000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Total fixed cost (D)		9,050	1,08,600	1,10,600	1,12,600
Net Profit (E)= [C-D]		16,150	1,93,800	2,06,920	2,20,796
Investment Payback			24,000	24,000	24,000

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

SR#	<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	60,000		
1.2	Net Profit	1,93,800	2,06,920	2,20,796
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		149800	332720
	Total Cash Inflow	253,800	356720	553516
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	104,000	24,000	24,000
3	Net Cash Surplus	149800	332720	529516

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 14 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

জান্নাত ফার্মেসী

ডঃ রবিউল আউয়াল রবি
বি.এস.এস. ডি.ডি. ডাঃ.এস.সি. এম.পি.এইচ. এম.এস.এল.
মোবাইল : 01715-245665.
পাতিলাপ স্বাস্থ্যক. নন্দাবাগে. ঢাকা ১৩২০





স্বাস্থ্যের বেকসইতা, চিকিৎসা ও বিক্রয় কেন্দ্র



FAMILY PICTURE

