

Proposed NU Business Name: **BISMILLAH PHARMACY**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JASHIM UDDIN
Age	:	25-06-1983 (34 Years)
Education	:	HSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	03 Brothers , 01 Sister
Address	:	Vill: Sibpur ; P.O: Vuiyar hatt ; P.S: Feni Sadar ; 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	:	ASIYA KHATUN
(iii) Father's name	:	LATE SHAFIQUIR RAHMAN
(iv) GB member's info	:	Branch: Fazilpur, Feni, Centre # 29 (Female), Member ID: 8208, Group No: 01 Member since: 28-08-1998 to 23-06-2006 (10 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20,000 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	:	09 years experience in running business. 06 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711-941732
Family's Contact No.	:	01814-223070
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASIYA KHATUN joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

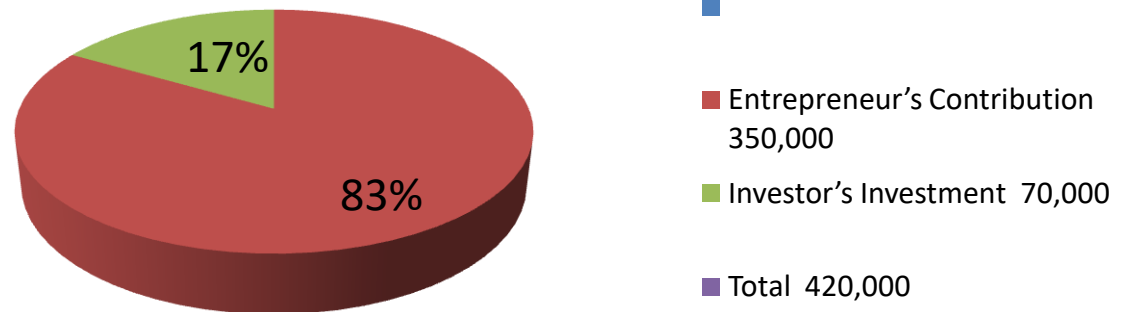
Business Name	:	BISMILLAH PHARMACY
Location	:	Tulabaria Road, Daudpur , Feni
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 350,000/- (from existing business) 84% Required Investment BDT 70,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 17 ft= 204 square ft
Security	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tablet, Capsule, Syrup, Injection etc▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 01 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tablet, Capsule, Syrup, Injection etc	10,000	300,000	3600,000
Total Sales (A)	10,000	300,000	3600,000
Less Variable Expense			
Tablet, Capsule, Syrup, Injection etc	9,000	270,000	3240,000
Total variable Expense (B)	9,000	270,000	3240,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000
Contribution Margin (CM) [C=(A-B)]			
Less Variable Expense		3,500	42,000
Rent		500	6000
Electricity bill		700	8400
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		500	6000
Mobile bill		300	3600
Total fixed cost (D)		13,500	162,000
Net Profit (E)= [C-D]		16,500	198,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tablet	0	0	100,000	0	0	20,000	120,000
Capsule	0	0	100,000	0	0	20,000	120,000
Syrup	0	0	40,000	0	0	20,000	60,000
Injection	0	0	20,000	0	0	5,000	25,000
Saline	0	0	5,000	0	0	5,000	10,000
I B Saline	0	0	15,000	0	0	0	15,000
Pad, Pampers	0	0	8,000	0	0	0	8,000
Pill	0	0	6,000	0	0	0	6,000
Herbal/ Unani	0	0	20,000	0	0	0	20,000
Others	0	0	36,000	0	0	0	36,000
Total	1		350,000	0	0	70,000	420,000



Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
Tablet, Capsule, Syrup, Injection etc	10,500	315,000	3780,000	3969,000	4167,450
Total Sales (A)	10,500	315,000	3780,000	3969,000	4167,450
Less Variable Expense					
Tablet, Capsule, Syrup, Injection etc	9,450	283,500	3402,000	3572,100	3750,705
Total variable Expense (B)	9,450	283,500	3402,000	3572,100	3750,705
Contribution Margin (CM) [C=(A-B)	1,050	31,500	378,000	396,900	416,745
Less Variable Expense					
Rent		3,500	4,2000	42,000	42,000
Electricity bill		800	9600	10,000	10,500
Transportation		1,000	12000	12,500	13,000
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		500	6000	6,000	6,000
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		14,200	170,400	171,500	172,800
Net Profit (E)= [C-D]		17,300	207,600	225,400	243,945
Investment Payback			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	207,600	225,400	243,945
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		179,600	377,000
	Total Cash Inflow	277,600	405,000	620,945
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	179,600	377,000	592,945

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 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



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স্বাভাবিক

বিকাশ এজেন্ট
bKash
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ডাঃ এ.এস.এম জেলা জ্যেষ্ঠ
ডাঃ হায়দার ক্লিনিক

SMC বু-স্টার কেন্দ্র



USAID

আমেরিকা কয়েই মনোর মত সেবে

বিসমিল্লাহ ফার্মেসী

শ্রোঃ জাসিম উদ্দিন
বি.এস.এম.পি. ডাকা, জেলা কোষে নিউজিপিএম
বাস: কক্সবাজার, সেন্ট্রাল-ডাকা রাস্তা

প্রয়োজনে পাশে
বিকাশ



হাজী সিরাজ ম্যান
আরামবাগ পেট্রো বাংলা ফেরী

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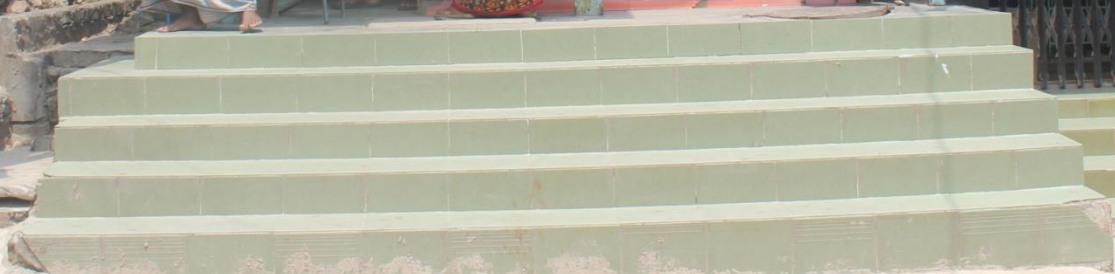
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সাওয়াতে
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বিকাশ
কেন্দ্র

প্রাঃ সিরাজ ড্রাগ
সুইচিং পুল ফেরী




FAMILY PICTURE

