

**Proposed NU Business Name: M/S FATAMA PHARMACY**



Project identification and prepared by: Md. Romendronarh  
Howlader  
Sonagazi Unit, Feni  
Project verified by: Susanto Kumar Biswas



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

Name	:	<b>MD.SARWAR HOSEN</b>
Age	:	01-02-1984 (33 Years)
Education, till to date	:	B.A
Marital status	:	Married
Children	:	02 Son & 0 Daughter
No. of siblings:	:	03 Brothers & 01 Sister
Address	:	Vill: Chor Gones P.O: Sonagazi, P.S: Sonagazi, 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>FATEMA BEGUM</b>
(iii) Father's name	:	<b>LATE. HAFIZ AHAMOD</b>
(iv) GB member's info	:	Branch: Chorcandia, Centre # 50 (Female), Member ID: 4883, Group No: 05 Member since :105-09-1994-2001 (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan : NIL
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	10 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829-934049
Mother's Contact No.	:	01866-085618
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FATAMA BEGUM** joined Grameen Bank since 7 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

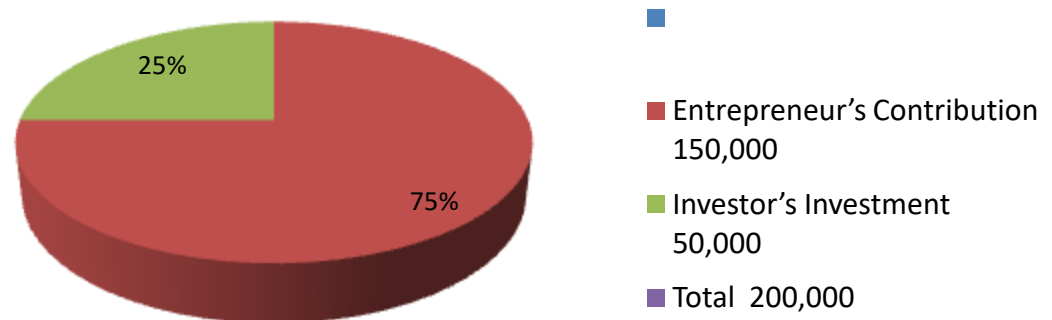
Business Name	:	<b>M/S FATAMA FHARMACIES</b>
Location	:	Takia Road, Sonagazi, Fani.
Total Investment in BDT	:	BDT 2,00,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 10 ft= 140 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He has run his Business.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Feni.</li><li>▪Average 20 % gain on Sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Ripi Machine,Diabetes machine,Tharapi Machine,Weight Machine,	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Ripi Machine,Diabetes machine,Tharapi Machine,Weight Machine,	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Gard		100	1200
Generator		0	0
Mobil Bill		300	3600
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4500	54000

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ripi machine	1	1500	1500			0	1500
Diabetes Machine	1	2000	2000			0	2000
Therapi Machine	1	10000	10000			0	10000
Weight Machine	1	1000	1000			0	1000
Sefty 5-200	50	420	21000	50	420	21000	42000
Serap			10000				0
Saline			7000			10000	
Security			50000			0	50000
other			47500			19000	66500
<b>Total</b>	<b>54</b>		<b>150000</b>	<b>50</b>		<b>50,000</b>	<b>200,000</b>

**Source of Finance**



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Ripi Machine,Diabetes machine,Tharapi Machine,Weight Machine,	2600	78000	936000	982800	1031940
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>	<b>982800</b>	<b>1031940</b>
<b>Less Variable Expense (B)</b>					
Ripi Machine,Diabetes machine,Tharapi Machine,Weight Machine,	2080	62400	748800	786240	825552
<b>Total Variable Expense</b>	<b>2080</b>	<b>62400</b>	<b>748800</b>	<b>786240</b>	<b>825552</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15600</b>	<b>187200</b>	<b>196560</b>	<b>206388</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>	<b>98200</b>	<b>99230</b>
<b>Net Profit (E)= [C-D]</b>		<b>7500</b>	<b>90000</b>	<b>94500</b>	<b>99225</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70000	144500
	<b>Total Cash Inflow</b>	<b>140,000</b>	<b>164,500</b>	<b>243,725</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,000</b>	<b>144,500</b>	<b>223,725</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :10 Years  
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

Pictures









# FAMILY PICTURE

