

Proposed NU Business Name: **JONOSEBA 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 | : | POLASH CHANDRA DAS |
| Age | : | 25-07-1986 (31 Years) |
| Education | : | HSC |
| Marital status | : | Unmarried |
| Children | : | None |
| No. of siblings: | : | 03 Brothers , 02 Sisters |
| Address | : | Vill: East Modhupur ; P.O: Feni Sadar ; 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 | : | LOLITA RANI DAS |
| (iii) Father's name | : | LATE ZADHU LAAL DAS |
| (iv) GB member's info | : | Branch: Kalidaho, Feni, Centre # 34 (Female), Member ID: 4984/1, Group No: 07 Member since: 16-12-2000 to Present (16 Years) First loan: BDT 5000/- |
| Further Information: | | Existing loan: BDT 10,000 Outstanding loan: BDT 8,750 |
| (v) Who pays GB loan installment | : | Self |
| (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 | : | 13 years experience in running business. 02 Years in own business. He has 06 month training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01923-221894 |
| Family's Contact No. | : | 01713-601328 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LOLITA RANI DAS joined Grameen Bank since 15 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 | : | JONOSEBA PHARMACY |
| Location | : | Petrobangla Road, East Ukil para , Feni |
| Total Investment in BDT | : | BDT 214,000/- |
| Financing | : | Self BDT 164,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 05 ft x 15 ft= 75 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 no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

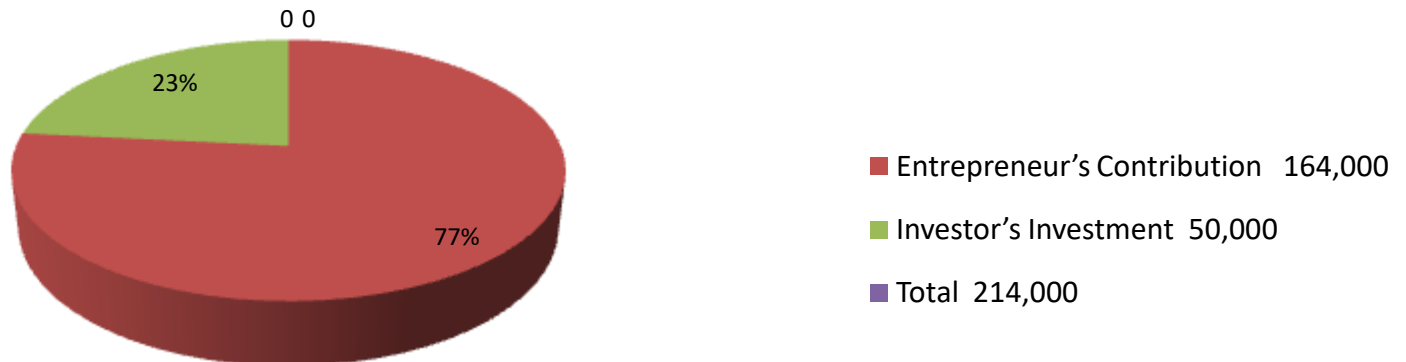
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|------------|---------------|----------------|
| Revenue(Sales) | | | |
| Tablet, Capsule, Syrup, Injection etc | 4,000 | 120,000 | 1440,000 |
| Total Sales (A) | 4,000 | 120,000 | 1440,000 |
| Less Variable Expense | | | |
| Tablet, Capsule, Syrup, Injection etc | 3,600 | 108,000 | 1296,000 |
| Total variable Expense (B) | 3,600 | 108,000 | 1296,000 |
| Contribution Margin (CM) [C=(A-B)] | 400 | 12,000 | 144,000 |
| Less Variable Expense | | | |
| Rent | | 1,500 | 18000 |
| Electricity bill | | 200 | 2400 |
| Transportations | | 600 | 7200 |
| Salary (self) | | 5,000 | 60000 |
| Entertainment | | 500 | 6000 |
| Night Guard | | 30 | 360 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 8,130 | 97,560 |
| Net Profit (E)= [C-D] | | 3,870 | 46,440 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Tablet | 0 | 0 | 30,000 | 0 | 0 | 10,000 | 40,000 |
| Capsule | 0 | 0 | 40,000 | 0 | 0 | 10,000 | 50,000 |
| Syrup | 0 | 0 | 20,000 | 0 | 0 | 10,000 | 30,000 |
| Injection | 0 | 0 | 5,000 | 0 | 0 | 0 | 5,000 |
| Saline | 0 | 0 | 5,000 | 0 | 0 | 0 | 5,000 |
| Pad, Pampers | 50 | 100 | 5,000 | 0 | 0 | 0 | 5,000 |
| Drop | 100 | 40 | 4,000 | 0 | 0 | 0 | 4,000 |
| Mobile Load | 0 | 0 | 20,000 | 0 | 0 | 10,000 | 30,000 |
| Others | 0 | 0 | 10,000 | 0 | 0 | 10,000 | 20,000 |
| Security | 1 | 0 | 30,000 | 0 | 0 | 0 | 30,000 |
| Total | 1 | | 164,000 | 0 | 0 | 50,000 | 214,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1 st Year | 2 nd Year | 3 rd Year |
|--|------------|---------------|----------------------|----------------------|----------------------|
| Revenue(Sales) | | | | | |
| Tablet, Capsule, Syrup, Injection etc | 4,500 | 135,000 | 1620,000 | 1701,000 | 1786,050 |
| Total Sales (A) | 4,500 | 135,000 | 1620,000 | 1701,000 | 1786,050 |
| Less Variable Expense | | | | | |
| Tablet, Capsule, Syrup, Injection etc | 4,050 | 121,500 | 1458,000 | 1530,900 | 1607,445 |
| Total variable Expense (B) | 4,050 | 121,500 | 1458,000 | 1530,900 | 1607,445 |
| Contribution Margin (CM) [C=(A-B) | 450 | 13,500 | 162,000 | 170,100 | 178,605 |
| Less Variable Expense | | | | | |
| Rent | | 1,500 | 18000 | 18,000 | 18,000 |
| Electricity bill | | 400 | 4800 | 5,000 | 5,400 |
| Transportation | | 800 | 9600 | 10,000 | 10,300 |
| Salary (self) | | 5000 | 60,000 | 60,000 | 60,000 |
| Entertainment | | 500 | 6000 | 6,000 | 6,000 |
| Night Guard | | 30 | 360 | 360 | 360 |
| Mobile bill | | 400 | 4800 | 5,000 | 5,300 |
| Total fixed cost (D) | | 8,630 | 103,560 | 104,360 | 105,360 |
| Net Profit (E)= [C-D] | | 4,870 | 58,440 | 65,740 | 73,245 |
| Investment Payback | | | 20,000 | 20,000 | 20,000 |

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 | 50,000 | | |
| 1.2 | Net Profit | 58,440 | 65,740 | 73,245 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 38,440 | 84,180 |
| | Total Cash Inflow | 108,440 | 104,180 | 157,425 |
| 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 | 38,440 | 84,180 | 137,425 |

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









FAMILY PICTURE

