

Proposed NU Business Name: **SEBA PHARMACY**



Project identification and prepared by: Anchar Ali
Elenga Unit, Tangail

Project verified by: Md.Mizanur Rahaman patory



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MIZANUR RAHAMAN
Age	:	01-12-1988 (29 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	0 Son 0 Daughter
No. of siblings:	:	02 Brothers 01 Sister,
Address	:	Vill:Mulia P.O: Bangra, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAZEDA KHATUN
(iii) Father's name	:	MD.YASHIN ALI
(iv) GB member's info	:	Branch: Khilda kalihati, Centre # 26 (Female), Member ID: 1855, Group No: 02 Member since:19-05-1992(25 Years) First loan: BDT 2,000
Further Information:		Existing Loan: 25,000 /-, Outstanding loan: 3,972/--
(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	:	04 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-664344
Mother's Contact No.	:	01718-584760
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAZEDA KHATUN joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

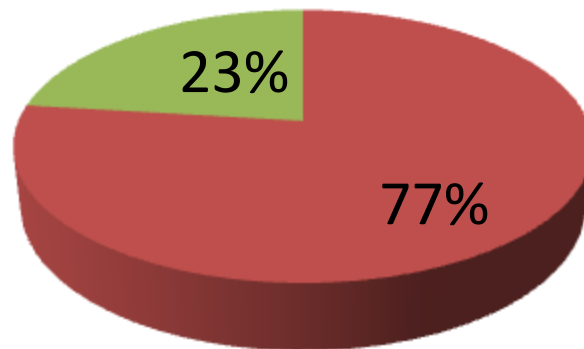
Business Name	:	SEBA PHARMACY
Location	:	Sholakura Bazar,Elenga,Tangail
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 2,00,000/-(from existing business) 77% Required Investment BDT 60,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 20 ft= 360 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a business like as pharmacy .▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Tangail.▪The shop is rented.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Baby opragel,Omio Pragel,Cirgel,Nakjam-20 ETC	1600	48000	576000
Total Sales(A)	1600	48000	576000
Less Variable Expense (B)			0
Baby opragel,Omio Pragel,Cirgel,Nakjam-20 ETC	1200	36000	432000
Total Variable Expense	1200	36000	432000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		400	4800
Gard		150	1800
Generator		100	1200
Mobile Bill		400	4800
Total Fixed Cost (D)		7850	94200
Net Profit (E)= [C-D]		4150	49800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Baby oprojol	20	500	10,000			0	10,000
Omio Projol	10	500	5,000			0	5,000
Cirjel	25	1,000	25,000	25	1,000	25,000	50,000
Nakjam-20	25	1,000	25,000	25	1,000	25,000	50,000
Finix	32	700	22,400			0	22,400
G-max	16	420	6,720			0	6,720
sclaine	30	80	2,400			0	2,400
Injection	25	250	6,250			0	6,250
Security			70,000			0	70,000
Others			27,230			10,000	37,230
	183	4450	200,000	50	2000	60000	260000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 60,000
- Total 260,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Baby opragel,Omio Pragel,Cirgel,Nakjam-20 ETC	2000	60000	720000	756000	793800
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Baby opragel,Omio Pragel,Cirgel,Nakjam-20 ETC	1500	45000	540000	567000	595350
Total Variable Expense	1500	45000	540000	567000	595350
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		150	1800	1800	1800
Generator		100	1200	1200	1200
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		7850	93000	93700	94415
Net Profit (E)= [C-D]		7150	85800	90090	94595
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	85,800	90090	94594.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		61800	127890
	Total Cash Inflow	145,800	151,890	222,485
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	61,800	127,890	198,485

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures



bKash
একটি প্রাক-ব্যাংক পরিষেবা

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একটি প্রাক-ব্যাংক পরিষেবা



TAMEN TURBO
একটি প্রাক-ব্যাংক পরিষেবা



bKash
একটি প্রাক-ব্যাংক পরিষেবা

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সরকার
নির্ধারিত মূল্যে
ঔষধ
বিক্রয় করা হবে

bKac







FAMILY PICTURE

