

Proposed NU Business Name: **A.S Pharmacy**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	TAWSHIK AHAMED
Age	:	01-11-1993(24 Years)
Education, till to date	:	Pathology Diploma
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1Brother & 1 Sisters.
Address	:	Vill: Shinghoragi ,P.s. Alasin, P.S: Daldour, 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	:	SAHANAJ PARIVIN
(iii) Father's name	:	ALI AHOMAD
(iv) GB member's info	:	Branch:Alasin Daldour, Tangail , Centre #14 (Female), Member ID:2566, Group No:06 Member since:03/04/2003 (14Years) First loan: BDT 4000 /- Outstanding loan: 26,900/-
Further Information:		
(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	:	8 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01737068710
Family's Contact No.	:	01721061229
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadarUnit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHANAJ PARIVIN joined Grameen Bank 14years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	A.S Pharmacy
Location	:	Alasin Market, Daldour, Tangail.
Total Investment in BDT	:	BDT 133,950/-
Financing	:	Self BDT 83,950/- (from existing business) 63 % Required Investment BDT 50,000/- (as equity) 37 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Paracetamol ,Omeprazole , Batamin,s ,Calcium, Dibi , Aluminium, Bkash, etc .▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Paracetamol ,Omiplagol , Batamin,s ,Calcium, Dibi , Alominoum, Bkash, etc .	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Paracetamol ,Omiplagol , Batamin,s ,Calcium, Dibi , Alominoum, Bkash, etc .	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000
Less. Fixed Expense			
Rent		1000	12000
Electricity Bill		300	3600
Transportation		1000	12000
Salary(Self)		5000	60000
Entertainment		300	3600
Guird		200	2400
Mobile Bill		300	3600
Total fixed Cost (D)		8100	97200
Net Profit (E) [C-D)		5,400	64,800

Financial Projection (BDT)

BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Paracetamol ,Omiplagol , Batamin,s ,Calcium, Dibi , Alominoum, Bkash, etc .	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Paracetamol ,Omiplagol , Batamin,s ,Calcium, Dibi , Alominoum, Bkash, etc .	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		1,000	12,000	12,000	12,000
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guird		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		8,100	97,200	97,200	97,200
Net Profit (E) [C-D)		9,900	118,800	129,600	140,940
Investment Payback			20,000	20,000	20,000

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

Sl #	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	118,800	129,600	140,940
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		98,800	208,400
	Total Cash Inflow	168,800	228,400	349,340
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	98,800	208,400	329,340

SWOT ANALYSIS

STRENGTH

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

