

**Proposed NU Business Name: M/S. AHAD DRUG HOUSE**

Project identification and prepared by: : Md. Ataur Rahman  
Modhupur Unit,Tangail.

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD. HAFIZUR RAHMAN</b>
Age	:	01-05-1983(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	02 SonS
No. of siblings:	:	05 Brothers, 06 Sisters
Address	:	Vill: Raniyad kutir, P.O: lawfula, P.S: Modhupur, 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	:	<b>MOST. HAJRA BEGUM</b>
(iii) Father's name	:	<b>KARI MD. AMJAD HOSHAIN</b>
(iv) GB member's info	:	Branch: Arunkhula ,Centre # 62 (Female), Member ID: 5322, Group No: 03, Member since: 1993-2003 raning(10Years) First loan: BDT 150
Further Information:		Existing loan: BDT 3500,Outstanding loan:BDT 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..	:	

## ***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	:	08 years experience in on business & 08 years experience in running business. He has 01 Year training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-747979
Family's Contact No.	:	01770-362139
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. HAJRA BEGUM** Joined Grameen Bank Since 10 Years Ago. At First She Took 150 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

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## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S. AHAD DRUG HOUSE</b>
Location	:	Zalchatro Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT 125000/-
Financing	:	Self BDT 75000(from existing business) 60% Investors Investment BDT 50,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	23ft*12ft= 276 Square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like paracetamol, renitid,omeprazol,ceproscin,azitromicin etc</li><li>▪Average 15% gain on sale</li><li>▪The business is operating by entrepreneur. Existing no Employe.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Modhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

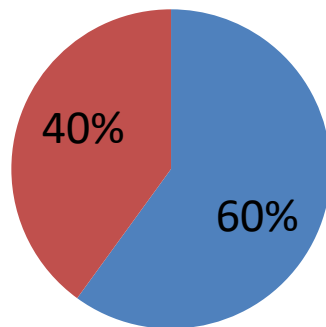
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
paracetamol, renitid,omeprazol,ceproscin,azitromicin etc	3,000	90,000	1080000
<b>Total Sales (A)</b>	3,000	90,000	1080000
<b>Less. Variable Expense</b>			
paracetamol, renitid,omeprazol,ceproscin,azitromicin etc	2,550	76,500	918000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	2,550	76,500	918000
<b>Contribution Margin (CM) [C=(A-B)]</b>	450	13,500	162000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		200	2,400
Transportation		0	0
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		100	1,200
Guard		0	0
Genaretor		200	2,400
Mobile bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,700</b>	<b>68,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,800</b>	<b>93,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
antibiotic	1	40000	40,000	1	40000	40,000	80,000
anti alcer	1	10000	10,000		10000	0	10,000
anti histamin	1	2000	2,000		2000	0	2,000
vitamen syrup	1	10000	10,000	1	10000	10,000	20,000
injection	1	7000	7,000		7000	0	7,000
			0		0	0	0
			0		0	0	0
			0		0	0	0
			0		0	0	0
other	1	6000	6,000			0	6,000
Security				0	0	0	0
<b>Total</b>			<b>75,000</b>	0		<b>50,000</b>	<b>125,000</b>

## Source of Finance



■ Entrepreneur Investment :75000

■ Investor Investment : 50000

■ Total Investment: 125000



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	
<b>Revenue (sales)</b>					
paracetamol, renitid,omeprazol,ceproscin,azitromicin etc	3,500	105,000	1,260,000	1,323,000	
<b>Total Sales (A)</b>	3,500	105,000	1,260,000	1,323,000	
<b>Less. Variable Expense</b>					
paracetamol, renitid,omeprazol,ceproscin,azitromicin etc	2,975	89,250	1,071,000	1,124,550	
<b>Total variable Expense(B)</b>	2,975	89,250	1,071,000	1,124,550	
<b>Contribution Margin (CM) [C=(A-B)]</b>	525	15,750	189,000	198,450	
<b>Less. Fixed Expense</b>					
Rent		0	0	0	
Electricity bill		300	3,600	3,700	
Transportation		100	1,200	1,500	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		150	1,800	2,100	
Guard		0	0	0	
Genaretor		200	2,400	2,400	
Mobile bill		300	3,600	3,800	
<b>Total fixed Cost (D)</b>		<b>6,050</b>	<b>72,600</b>	<b>74,000</b>	
<b>Net Profit (E) [C-D]</b>		<b>9,700</b>	<b>116,400</b>	<b>124,450</b>	
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	116,400	124,450
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		86,400
	<b>Total Cash Inflow</b>	<b>166,400</b>	<b>210,850</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)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,400</b>	<b>180,850</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
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  
Political unrest

Pictures





















# FAMILY PICTURE