

Proposed NU Business Name: **MA BABAR DOA PHARMACY**

Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AL AMIN
Age	:	08/12/1989 (27 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sister
Address	:	Vill: Bhulesshor, P.O: Bhulesshor-1743, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	PARUL AKTER
(iii) Father's name	:	JASHIM UDDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 24 (Female), Member ID: 2681, Group No: 02 Member since: 20/05/1992 to 2017 (25 Years) First Loan: BDT 3,000 /-, Existing Loan: 40,000/- Outstanding Loan: BDT 37,360/-
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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-295334
Family's Contact No.	:	01775-698098
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL AKTER joined Grameen Bank since 25 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

Business Name	:	MA BABAR DOA PHARMACY
Location	:	Muchibari Chowrasta, Amraid, Kapashia
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft = 120 sq. ft
Security of the shop	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various medicine items.▪Average 30% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Amraid Bazar.▪Agreed grace period is 3 months.

Existing Business

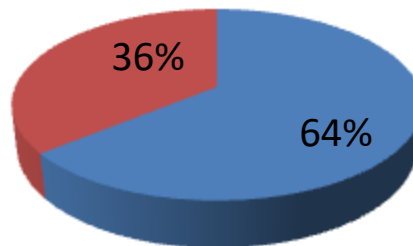
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Medicine Items	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Medicine Items	1,400	42,000	5,04,000
Total variable Expense (B)	1,400	42,000	5,04,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		300	3,600
Electricity Bill		200	2,400
Transportation		300	3,600
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		5,250	63,000
Net Profit (E) [C-D]		12,750	1,53,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
Agithromycine	4 Box	350	1,400	10 Box	350	3,500	4,900
Omiplazol	8 Box	420	3,360	10 Box	420	4,200	7,560
Renitidin	5 Box	350	1,750	10 Box	350	3,500	5,250
Seclo	10 Box	500	5,000	20 Box	500	10,000	15,000
Isomiprazol	8 Box	500	4,000	10 Box	500	5,000	9,000
Ciproproxacin	10 Box	600	6,000	10 Box	600	6,000	12,000
Sinkara Syrup	10 P	150	1,500	20 P	150	3,000	4,500
Jeribit Syrup	20 P	240	4,800	20 P	240	4,800	9,600
Tushka	20 P	65	1,300	20 P	65	1,300	2,600
Rulak Tablet	50 Box	300	15,000	-	-	-	15,000
Diclofaner	60 Box	350	21,000	-	-	-	21,000
Saline	80 Box	100	8,000	-	-	-	8,000
Others	-	-	16,890	-	-	3,700	21,100
Total			90,000			50,000	1,40,000

Source of Finance



- Entrepreneur's Contribution- 90,000
- Investor's Investment- 50,000
- Total Investment-1,40,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Medicine Items	3,200	96,000	11,52,000	12,09,600	12,70,080
Total Sales (A)	3,200	96,000	11,52,000	12,09,600	12,70,080
Less. Variable Expense					
Medicine Items	2,240	67,200	8,06,400	8,46,720	8,89,056
Total variable Expense (B)	2,240	67,200	8,06,400	8,46,720	8,89,056
Contribution Margin (CM) [C=(A-B)]	960	28,800	3,45,600	3,62,880	3,81,024
Less. Fixed Expense					
Rent		300	3,600	4,200	4,800
Electricity Bill		200	2,400	3,000	3,360
Transportation		400	4,800	8,400	12,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		6,400	76,800	81,900	86,660
Net Profit (E) [C-D]		22,400	2,68,800	2,80,980	2,94,364
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	2,68,800	2,80,980	2,94,364
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		2,48,800	5,09,780
	Total Cash Inflow	3,18,800	5,29,780	8,04,144
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	2,48,800	5,09,780	7,84,144

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

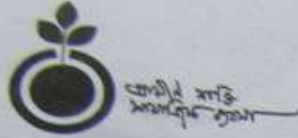
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা লি

১

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

নাম: মা বাকের হোসেন ফার্মেসী

নাম: কম্পার্সিয়াল, গাজীপুর প্রকল্প প্রস্তাব গ্রহণের তারিখ:

সংক্ষিপ্ত জীবন বৃত্তান্ত:

পেশা: অফিস অফিসি

২৭ বছর জন্ম তারিখ: ০৮/১২/১৯৮৯ জাতীয় পরিচয়পত্র

শিক্ষা: এম. এম. বি.

বস্থা: বিবাহিত

সংখ্যা: ২ ছেলে

২ ছেলে





FAMILY PICTURE

