

Proposed NU Business Name: **ALI PHARMACY**



Project identification and prepared by: Md. Ataur Rahman ,  
Bashon Unit, Gazipur  
Project verified by: Md. Ataur Rahman



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

Name	:	<b>MD. FORHAD HOSEN</b>
Age	:	30-10-1990( 27 Years)
Education, till to date	:	HSC
Marital status	:	<b>Married</b>
Children	:	N/A
No. of siblings:	:	1 Brothers
Address	:	Vill: Mozlishpur P.O: Koddabazer ;P.S: Gazipur Sadar ;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	:	<b>MST. FORIDA AKTER</b>
(iii) Father's name	:	<b>MD. SUKUR ALI</b>
(iv) GB member's info	:	Branch: Bashon , Centre # 13 (Female), Member ID: 2762/1, Group No: 04 Member since: 21-02-2006( 12 Years) First loan: BDT 5,000/- Last Loan : 300,000/- Outstanding loan: 174600/-
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	:	years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Transportations Business
Entrepreneur Contact No.	:	01722585564
Family's Contact No.	:	01711908971
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**FORIDA AKTER** joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ALI PHARMACY</b>
Location	:	Chowrasta , Gazipur
Total Investment in BDT	:	BDT 11,00,000/-
Financing	:	Self BDT 10,00,000/- (from existing business) 91% Required Investment BDT 100,000/- (as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400 square ft
Security of the shop	:	700,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goodslike;Azithromisin,Livofloxasin,Ciprofloxasin,Cefixim,Kitorolak, Omiprazole,Esomiprazole,Rabiprazole,Syrap Item,Baby Diaper etc.</li> <li>▪Average 12% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪The shop is Rent.</li> <li>▪Collects goods from Dhaka .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

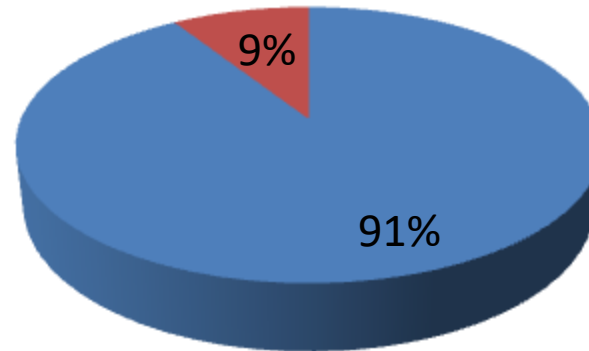
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Pharmacy	13000	390000	4680000
	0	0	0
<b>Total Sales (A)</b>	13000	390000	4680000
<b>Less Variable Expense</b>			
Pharmacy	11440	343200	4118400
<b>Total variable Expense (B)</b>	11,440	343200	4118400
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,560	46800	561600
<b>Less Variable Expense</b>			
Rent		25,000	300000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		100	1200
Generator		100	1200
Bank charge		0	0
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		30,900	370800
<b>Net Profit (E)= [C-D]</b>		15,900	190800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Azithromisin	120	420	50,400	80	420	33,600	84,000
Livofloxasin	95	150	14,250	100	150	15,000	29,250
Ciprofloxasin	135	420	56,700	70	420	29,400	86,100
Cefixim	75	700	52,500	30	700	21,000	73,500
Kitorolak	60	500	30,000	0	0	0	30,000
Omiprazole	50	500	25,000	0	0	0	25,000
Esomiprazole	35	420	14,700	0	0	0	14,700
Rabiprazole	60	300	18,000	0	0	0	18,000
Syrap Item	100	170	17,000	0	0	0	17,000
Baby Diaper	30	400	12,000	0	0	0	12,000
	0	0	0	0	0	0	0
Others	1	9450	9,450	1	1,000	1,000	10,450
Scurity	0	0	0	0	0	0	0
<b>Total</b>	<b>761</b>	<b>0</b>	<b>300,000</b>	<b>281</b>	<b>0</b>	<b>100,000</b>	<b>400,000</b>

## Source of Finance

- Entrepreneur  
Contribution=1000000
- Investors Investment=100000



# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Pharmacy	15000	450000	5400000	5670000	5953500
	0	0	0	0	0
<b>Total Sales (A)</b>	15000	450000	5400000	5670000	5953500
<b>Less Variable Expense</b>			0		
Pharmacy	13200	396000	4752000	4989600	5239080
			0		
<b>Total variable Expense (B)</b>	13,200	396000	4752000	4989600	5239080
<b>Contribution Margin (CM) [C=(A-B)</b>	1,800	54000	648000	680400	714420
<b>Less Variable Expense</b>			0		
Rent		25,000	0	0	0
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		100	1200	1200	1200
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		150	1800	1900	2000
<b>Total fixed cost (D)</b>		31,300	74,400	75,500	76600
<b>Net Profit (E)= [C-D]</b>		22700	272400	604,900	637820
Investment Payback			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SR#	<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	100,000		
1.2	Net Profit	272400	604,900	637820
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		232,400	797300
	<b>Total Cash Inflow</b>	372400	837300	1435120
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	140,000	40000	40000
3	<b>Net Cash Surplus</b>	232,400	797300	1395120

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:01; others: 0  
Experience & Skill : 5 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

# আলী ফার্মেসী

এস ডাড্ডার, ডালাইল রোড, চান্দনা গৌরান্দা, পান্ডাপুর সিটি

আলী ফার্মেসী



WHOLESALE MEDICINE SHOP

## ঔষধ

### আলী ফার্মেসী







