

MAA PHARMACY



34th Design Lab (Executive): 26 October 2014

Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MOBAROK HOSEN
Age	:	26-06-1980 (34 Years)
Education, till to date	:	S. S.C Pass
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	3 Brothers
Address	:	Vill: Gopalpur P.O: Poujan 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	:	Mrs. MONOWARA
(iii) Father's name	:	Mr. BOSHIR AHMED
(iv) GB member's info	:	Branch: Sohdebpur Kalihati Centre # 28 (Female), Member ID: 7013/1, Group No: 03 Member since:01-04-1994 (20Years) First loan: 5,000 taka.
Further Information:		Existing loan:1,90,000 Taka Outstanding loan: 1,35,660 taka
(v) Who pays GB loan installment	:	Mother
(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	:	seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-990126
Mother Contact No.	:	01726-474046
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Monowara is a member of Grameen Bank since 20 years. At first she took 5,000 taka loan from Grameen Bank. Monowara gradually took loan from GB. Utilize loan in cow rearing. By utilization of GB Loan she also made a house. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA PHARMACY
Location	:	Poujan bazar, Kalihati, Tangail
Total Investment in BDT	:	3,99,000 taka
Financing	:	Self BDT 1,99,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Ciprocine, Omiprazole, Isomiprazole, Ranitidine & various medicine etc.▪Cow & Fish medicine also available.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects medicine from Tangail & different company agent.▪The shop is rented.▪Agreed grace period is 4 months.

Existing Business

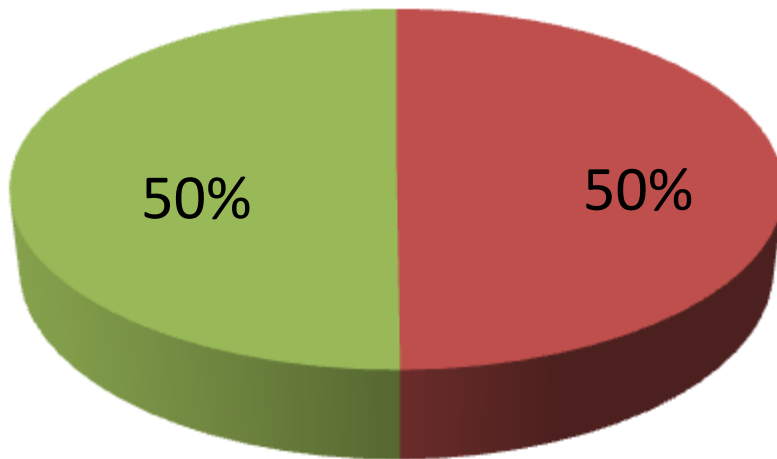
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ciprocine, Omiprazole, Isomiprazole, Ranitidine, DB-Vitamin, Calcom, jim Vit, Big Fat & Various medicine	3,600	108,000	1,296,000
Total Sales (A)	3,600	108,000	1,296,000
Less. Variable Expense			
Ciprocine, Omiprazole, Isomiprazole, Ranitidine, DB-Vitamin, Calcom, jim Vit, Big Fat & Various medicine	3,000	90,000	1,080,000
Total variable Expense (B)	3,000	90,000	1,080,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		200	2,400
Transportation		1,000	12,000
Guard		200	2,400
Mobile Bill		300	3,600
Entertainment		500	6,000
Mosque Bill		20	240
Salary (self)		7,000	84,000
Total fixed Cost (D)		10,220	122,640
Net Profit (E) [C-D]		7,780	93,360

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ciprocline, Omiprazole, Isomiprazole, Ranitidine & Various Medicine	1,40,000	1,50,000	2,90,000
DB-Vitamin, Calcom,,	30,000	30,000	60,000
Jim Vit, Big Fat	20,000	20,000	40,000
Fridge	9,000	-	9,000
Total	1,99,000	2,00,000	3,99,000

Source of Finance



- Entrepreneur's Contribution 199,000
- Investor's Investment 200,000
- Total 399,000

Financial Projection BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Ciprocine, Omiprazole, Isomiprazole, Ranitidine, DB-Vitamin, Calcom, jim Vit, Big Fat & Various medicine	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Ciprocine, Omiprazole, Isomiprazole, Ranitidine, DB-Vitamin, Calcom, jim Vit, Big Fat & Various medicine	5,000	150,000	1,800,000	1,890,000	1,984,500
Total variable Expense (B)	5,000	150,000	1,800,000	1,890,000	1,984,500
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
Rent		1,000	12,000	12,600	13,230
Electricity Bill		300	3,600	3,780	3,969
Transportation		1,200	14,400	15,120	15,876
Guard		200	2,400	2,520	2,646
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Entertainment		500	6,000	6,300	6,615
Mosque Bill		20	240	252	265
Salary (staff)		5,000	60,000	63,000	66,150
Salary (self)		7,000	84,000	88,200	92,610
Non Cash Item					
Depreciation		75	900	900	900
Total Fixed Cost		15,695	188,340	197,712	207,553
Net Profit (E) [C-D]		14,305	171,660	180,288	189,347
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	171,660	180,288	189,347
1.3	Depreciation (Non cash item)	900	900	900
1.4	Opening Balance of Cash Surplus		92,560	193,748
	Total Cash Inflow	372,560	273,748	383,995
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	92,560	193,748	303,995

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 7 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Can not supply medicine as per customer demand.

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

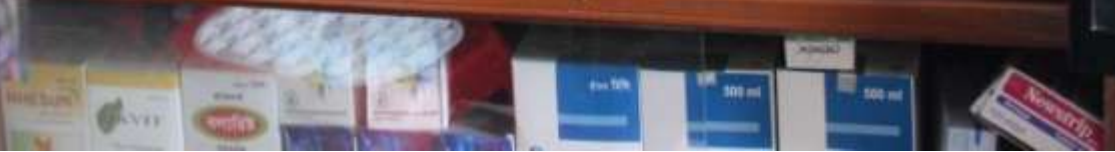
Pictures



01713990126



01713990126





FAMILY PICTURE

