

# MEGHLA PHARMACY



Project prepared by: Md. Mizanur Rahman Patwary  
**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>MISS MEGHLA AKTER</b>
Age	:	26-07-1999 (16 Years)
Education, till to date	:	S.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 1 Sister
Present Address	:	Vill: Lanjoni Para P.O: Barua P.S: Khilkhet Dist: Dhaka
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>PARUL AKTER</b>
(iii) Father's name	:	<b>MD MOJUN DEWAN</b>
(iv) GB member's info	:	Branch: Dokshinkhan Centre # 75 (Female), Member ID: 5839/3, Group No: 01 Member since: 4 Years First loan: 10,000 taka.
Further Information:	:	Existing loan: BDT 80,000 Outstanding loan: BDT 13,120
(v) Who pays GB loan installment	:	Father : No
(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	:	Two years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Grocery shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01840-127203
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Parul Akter is a member of Grameen Bank since 4 years. At first she took 10,000 taka loan from Grameen Bank. Parul Akter gradually took loan from GB. Utilize loan in her husband grocery shop. She also provide fund to her daughter pharmacy business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MEGHLA PHARMACY</b>
Location	:	Near Grameen Bank Dokshinkhan Branch, Dhaka
Total Investment in BDT	:	1,70,000 taka
Financing	:	Self BDT 70,000 (from existing business) 41% Required Investment BDT 1,00,000 (as equity) 59%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	2,500 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing medicine like; Omiprazole, Isomiprazole, Ranitidine, Paracytamol, Saline &amp; Herbal medicine etc.</li><li>▪According to doctor prescription medicine are selling.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects medicine from company agent &amp; Dokshinkhan bazar.</li><li>▪Agreed grace period is 4 months.</li></ul>

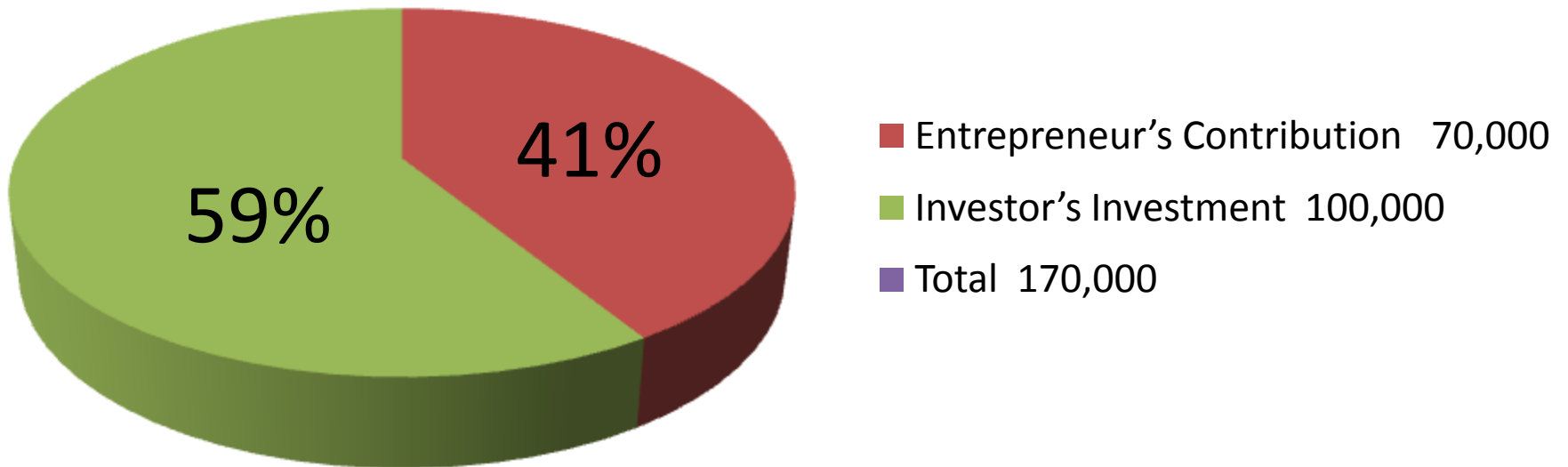
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Seclo, Losectil, Ranitidine, Oxykone, Isomiprazole, Paracytamol, Histacin, Saline etc	400	12,000	144,000
Himo care, Sermarex, Calorex, Calovam	600	18,000	216,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
Seclo, Losectil, Ranitidine, Oxykone, Isomiprazole, Paracytamol, Histacin, Saline etc	340	10,200	122,400
Himo care, Sermarex, Calorex, Calovam	510	15,300	183,600
<b>Total variable Expense (B)</b>	<b>850</b>	<b>25,500</b>	<b>306,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>150</b>	<b>4,500</b>	<b>54,000</b>
<b>Less. Fixed Expense</b>			
Rent		800	9,600
Electricity Bill		150	1,800
Mobile Bill		100	1,200
Salary (self)		1,200	14,400
Transportation		200	2,400
<b>Total fixed Cost (D)</b>		<b>2,450</b>	<b>29,400</b>
<b>Net Profit (E) [C-D]</b>		<b>2,050</b>	<b>24,600</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Allopathic Medicine	27,000	50,000	77,000
Herbal Medicine	23,000	50,000	73,000
Rack, Patient bed	20,000	-	20,000
<b>Total</b>	<b>70,000</b>	<b>1,00,000</b>	<b>1,70,000</b>

## Source of Finance



# Financial Projection(BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Seclo, Losectil, Ranitidine, Oxykone, Isomiprazole, Paracytamol, Histacin, Saline etc	1,000	30,000	360,000	378,000	396,900
Himo care, Sermarex, Calorex, Calovam	1,200	36,000	432,000	453,600	476,280
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>	<b>831,600</b>	<b>873,180</b>
<b>Less. Variable Expense</b>					
Seclo, Losectil, Ranitidine, Oxykone, Isomiprazole, Paracytamol, Histacin, Saline etc	850	25,500	306,000	321,300	337,365
Himo care, Sermarex, Calorex, Calovam	1,020	30,600	367,200	385,560	404,838
<b>Total variable Expense (B)</b>	<b>1,870</b>	<b>56,100</b>	<b>673,200</b>	<b>706,860</b>	<b>742,203</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>330</b>	<b>9,900</b>	<b>118,800</b>	<b>124,740</b>	<b>130,977</b>
<b>Less. Fixed Expense</b>					
Rent		800	9,600	6,600	6,600
Electricity Bill		100	1,200	1,800	1,800
Transportation		200	2,400	2,400	3,600
Mobile Bill & SMS Monitoring		350	4,200	4,200	4,200
Salary (self)		2,500	30,000	30,000	30,000
<b>Non Cash Item</b>					
Depreciation		167	2,000	2,000	2,000
<b>Total Fixed Cost</b>		<b>4,117</b>	<b>49,400</b>	<b>47,000</b>	<b>48,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,783</b>	<b>69,400</b>	<b>77,740</b>	<b>82,777</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	69,400	77,740	82,777
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus		31,400	71,140
	<b>Total Cash Inflow</b>	<b>171,400</b>	<b>111,140</b>	<b>155,917</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>31,400</b>	<b>71,140</b>	<b>115,917</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 2 Years  
Quality medicine & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures









# FAMILY PICTURE

