Proposed NU Business Name: **AKOND PHARMACY**



Project identification and prepared by: Ebadat Hossain, Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD SHUAIB AKOND (NOYON)	
Age	:	02-01-1981 (34 Years)	
Education, till to date	:	HSC	
Marital status	:	Married	
Children	:	1 Son and 1 Daugher	
No. of siblings:	:	4 Brother & 5 Sisters	
Address	:	Vill: Borni, P.O: Borni, P.S: Delduar, Dist: Tangail	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. REJIA BEGUM DR MD ABDUL HALIM AKOND Branch: Dubail Delduar, Centre # 42 (Female), Member ID: 3123, Group No: 01 Member since: 26-02-1985 (30 Years) First loan: BDT 2,000	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 50,000 Outstanding loan: BDT 36,762 Mother No No 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	:	Ten years experience in running business.
Training Info	:	He has one year training.
Other Own/Family Sources of Income	:	Mother's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-748076
Brother Contact No.	:	07845-967668
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. REJIA BEGUM joined Grameen Bank since 30 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

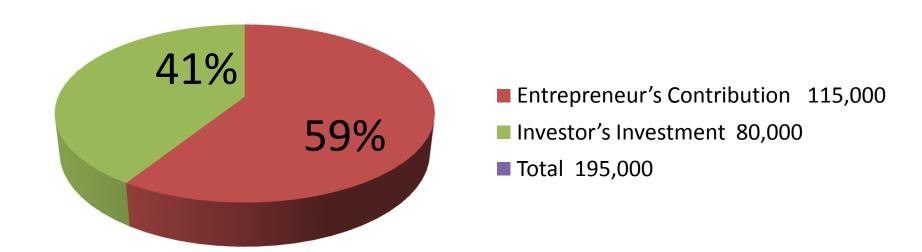
Proposed Nobin Udyokta Business Info			
Business Name	:	AKOND PHARMACY	
Location	:	Natiapara, Tangail.	
Total Investment in BDT	:	BDT 1,95,000	
Financing	:	Self BDT 1,15,000(from existing business) 59% Required Investment BDT 80,000(as equity) 41%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	15 ft x 10 ft= 150 square ft	
Security of Shop	:	BDT 8,000	
Implementation	••	 The business is planned to be scaled up by investment in existing medicine like; Paracytamol, Omiprazole, Isomoprazole, Injection, Syrup, Vitamin, Calcium etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects medicine from different company agent. Agreed grace period is 4 months. 	

Existing Business	(BDT)
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Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Medicine	2,550	76,500	918,000
Total variable Expense (B)	2,550	76,500	918,000
Contribution Margin (CM) [C=(A-B)	450	13,500	162,000
Less. Fixed Expense			
Rent		700	8,400
Electricity bill		150	1,800
Mobile Bill		300	3,600
Transportation		1,500	18,000
Salary (self)		5,000	60,000
Entertainment		400	4,800
Total fixed Cost (D)		8,050	96,600
Net Profit (E) [C-D)		5,450	65,400

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Paracytamol, Omiprazole, Isomiprazole, Antibiotic	65,000	40,000	1,05,000	
Injection & Syrup	7,000	10,000	17,000	
Vitamin & Calcium	43,000	30,000	73,000	
Total	1,15,000	80,000	1,95,000	

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Medicine	4,500	135,000	1,620,000	1,701,000	
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	
Less. Variable Expense					
Medicine	3,825	114,750	1,377,000	1,445,850	
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850	
Contribution Margin (CM) [C=(A-B)	675	20,250	243,000	255,150	
Less. Fixed Expense					
Rent		700	8,400	8,400	
Electricity bill		150	1,800	2,000	
Mobile Bill		400	4,800	5,500	
Transportation		1,800	21,600	23,500	
Salary (self)		5,000	60,000	60,000	
Entertainment		400	4,800	5,500	
Total Fixed Cost		8,450	101,400	104,900	
Net Profit (E) [C-D)		11,800	141,600	150,250	
Investment Payback			48,000	48,000	

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	141,600	150,250
1.3	Depreciation (Non cash item)		ı
1.4	Opening Balance of Cash Surplus		93,600
	Total Cash Inflow	221,600	243,850
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	93,600	195,850

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 10 Years Quality medicine & 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

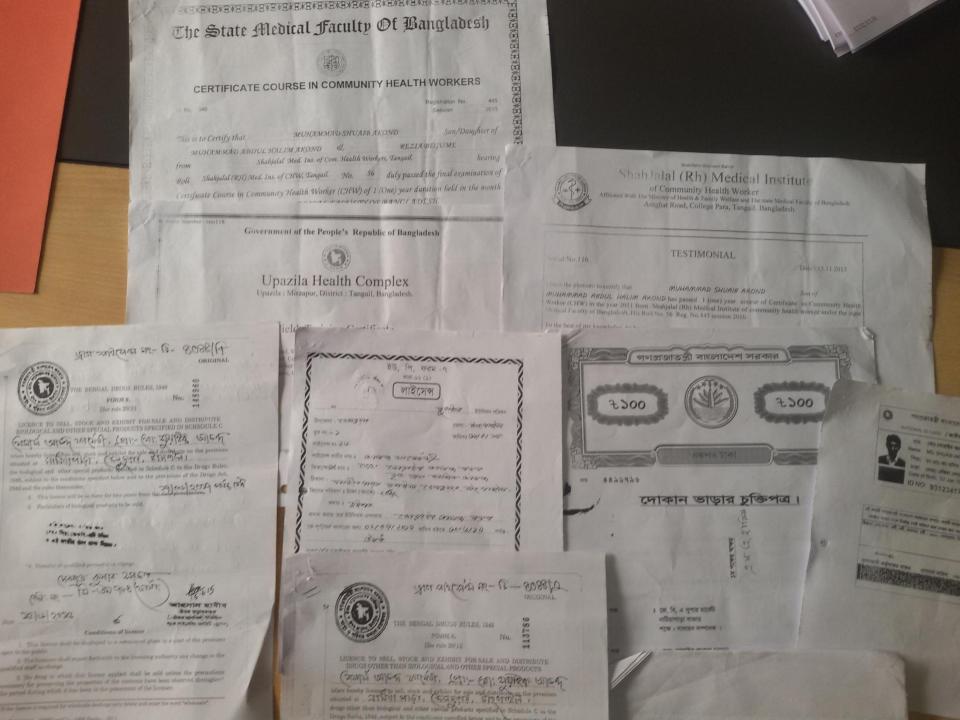












FAMILY PICTURE

