#### **Proposed NU Business Name: SONAPUR PHARMECY & MADICAL HAL**



Project identification and prepared by: Md. Raju Ahmed, Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD. AYUB HOSSAIN			
Age	:	21-07-1985 (31 Years)			
Education, till to date	:	MA			
Marital status	:	Married			
Children	:	-			
No. of siblings:	:	3 Brothers 1 Sister			
Address	:	Vill: Sonapur, P.O: Sholla, P.S: Nobabgonj, Dist: Dhaka			
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 RAHIMA BEGUM MD. MURTOJA ALI Branch: Sholla Nobabgonj, Centre # 7(Female), Member ID: 5665, Group No: 09 Member since: 1987 (29 Years) First loan: BDT 3,000			
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 2670			
<ul><li>(v) Who pays GB loan installment</li><li>(vi) Mobile lady</li></ul>	:	Father   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	:	5 years experience in running business.
Training Info	:	He has 4 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	018200-08638
Mother's Contact No.	:	-
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

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

**RAHIMA BEGUM** joined Grameen Bank since 29 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SONAPUR PHARMECY & MADICAL HAL			
Location	:	Sholla Bazar, Nobabgonj			
Total Investment in BDT	:	BDT 300,000/-			
Financing	:	Self BDT 200,000/-(from existing business) 67%			
Present salary/drawings from business (estimates)	:	Required Investment BDT 100,000/-(as equity) 33%  BDT 5,000/-			
Proposed Salary	:	BDT 5,000/-			
Size of shop	•	40ft x 30ft= 1200 square ft			
Security of the shop	:	BDT 1,00,000/-			
Implementation	•	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Medicine item etc.</li> <li>Average 20% gain on sale.</li> <li>The business is operating by entrepreneur. Existing 1 employees.</li> <li>One employee will be appointed.</li> <li>The shop is rented.</li> <li>Collects goods from Dhaka.</li> <li>Agreed grace period is 3 months.</li> </ul>			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Medicine	3,750	112,500	1,350,000		
Total Sales (A)	3,750	112,500	1,350,000		
Less. Variable Expense					
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)	750	22,500	270,000		
Less. Fixed Expense					
Rent		5,000	60,000		
Electricity Bill		300	3,600		
Mobile Bill		300	3,600		
Salary (self)		5,000	60,000		
Transportation		500	6,000		
Entertainment		500	6,000		
Guard		200	2,400		
Generator bill		160	1,920		
Salary (staff)		4,000	48,000		
Total fixed Cost (D)		15,960	191,520		
Net Profit (E) [C-D)		6,540	78,480		

Investment Breakdown								
Existing					Proposed			
Particulars Qty. Unit Amount			Amount	Qty	Unit	Amount	Proposed	
		Price	(BDT)		Price	(BDT)	Total	
Azithromycin	250	200	50,000	125	200	25,000	75,000	
Sekiflazim	200	200	40,000	100	200	20,000	60,000	
Sekloradin	200	200	40,000	100	200	20,000	60,000	
Calcium	200	150	30,000	100	150	15,000	45,000	
Vitamin	200	200	40,000	100	200	20,000	60,000	
Total	1050		200,000	525		100,000	300,000	

### **Source of Finance**



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Medicine	5,300	159,000	1,908,000	2,003,400	
Total Sales (A)	5,300	159,000	1,908,000	2,003,400	
Less. Variable Expense					
Medicine	4,240	127,200	1,526,400	1,602,720	
Total variable Expense (B)	4,240	127,200	1,526,400	1,602,720	
Contribution Margin (CM) [C=(A-B)	1,060	31,800	381,600	400,680	
Less. Fixed Expense					
Rent		5,000	60,000	60,000	
Electricity Bill		300	3,600	4,000	
Mobile Bill		400	4,800	5,500	
Salary (self)		5,000	60,000	60,000	
Transportation		800	9,600	11,500	
Entertainment		500	6,000	7,000	
Guard		200	2,400	2,400	
Generator bill		160	1,920	1,920	
Salary (staff)		8,000	96,000	96,000	
Total Fixed Cost		20,360	244,320	248,320	
Net Profit (E) [C-D)		11,440	137,280	152,360	
Investment Payback			60,000	60,000	

### 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	100,000	
1.2	Net Profit	137,280	152,360
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		77,280
	Total Cash Inflow	237,280	229,640
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	77,280	169,640

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 05 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

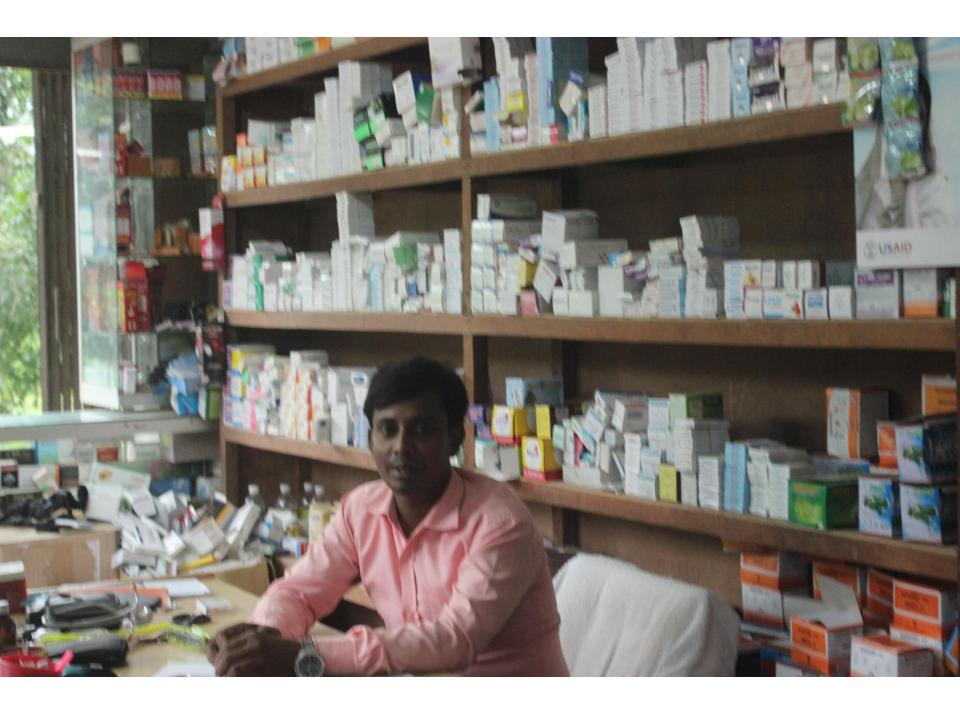
### THREATS

Theft

Fire

Political unrest

# Pictures



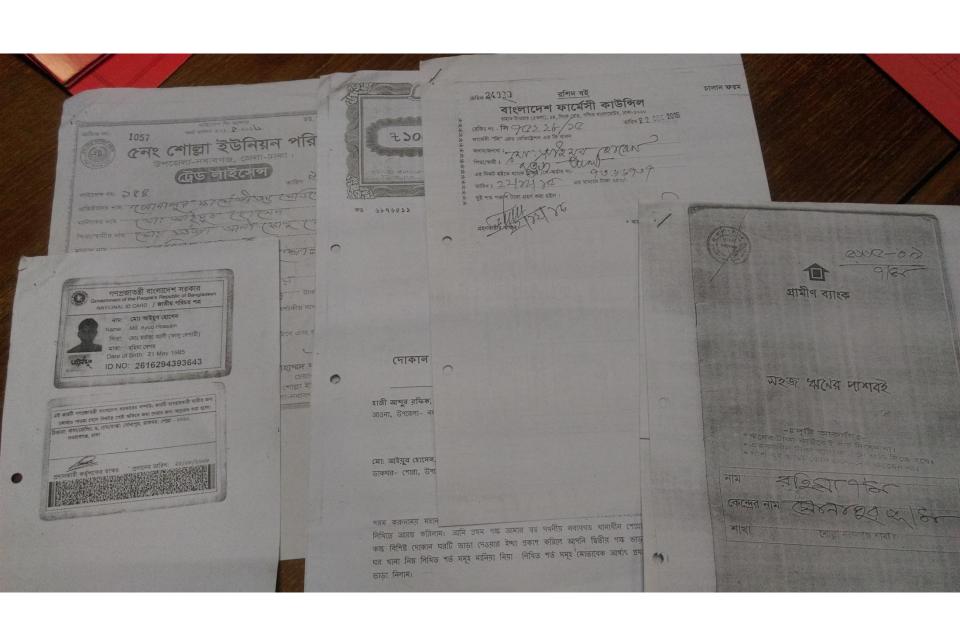












# **FAMILY PICTURE**

