

Proposed NU Business Name: **MS PHARMACY**



Project identification and prepared by: MD. Kahirul Islam,
Bogra Sadar Unit, Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MOSTAFIZUR RAHMAN SOUROV
Age	:	01-01-1995 (21 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brother,1 Sister
Address	:	Vill: Nishindara, P.O: Bogra, P.S: Bogura Sadar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SAHAJADI BEGUM
(iii) Father's name	:	MD. MOMOTAJUR RAHMAN
(iv) GB member's info	:	Branch: Nishindara, Centre # 66(Female), Member ID: 7414/2; No:08 Member since: 26-05-2013 (03 Years) First loan: -10000 taka.
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 16470
(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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747830863
Mother's Contact No.	:	01720410485
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHAJADI BEGUM joined Grameen Bank since 03 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS PHARMACY
Location	:	Shop-1, Vai vai plaza, Godarpara, bugra
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 100,000/-(from existing business) 50% Required Investment BDT 1,00,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 12 ft= 96 square ft
Security of the shop	:	BDT 120,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; medicine etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪After getting equity fund 1 employee will be appointed▪The shop is rented.▪Agreed grace period is 3 months.

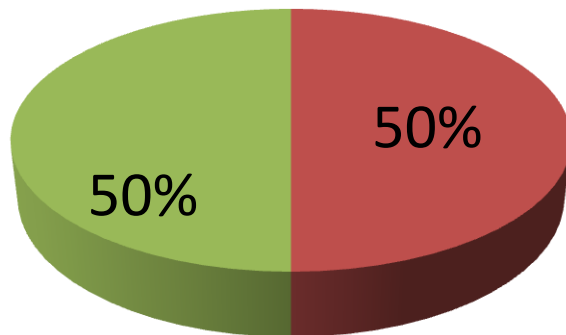
Existing Business (BDT)

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		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		300	3,600
Entertainment		200	2,400
Guard		300	3,600
Total fixed Cost (D)		8,600	103,200
Net Profit (E) [C-D]		4,900	58,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pyaracytamol	169	200	33,800	169	200	33,800	67,600
Renitidine	80	200	16,000	80	200	16,000	32,000
Omiprazol	60	200	12,000	60	200	12,000	24,000
Pantoplazone	90	150	13,500	90	150	13,500	27,000
Azithromycin	80	200	16,000	80	200	16,000	32,000
Ciprocin	29	300	8,700	29	300	8,700	17,400
Total	508		100,000	508		100,000	200,000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

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		2,000	24,000	24,000
Electricity Bill		500	6,000	7,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	8,000
Entertainment		200	2,400	3,000
Guard		300	3,600	3,600
Salary (staff)		2,500	30,000	30,000
Total Fixed Cost		11,400	136,800	141,100
Net Profit (E) [C-D]		8,850	106,200	114,050
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	106,200	114,050
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		46,200
	Total Cash Inflow	206,200	160,250
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)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	46,200	100,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 06 Years
Quality goods & 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



এম, এস ফার্মেসী

ডাঃ মোঃ মমতাজুর রহমান
VHWTC (DHAKA)
মোবাইল : ০১৭১৪-৫২৭১১৯
০১৭৪৭-৮৩০৮৬৩



হাই ভাই প্লাজা, জাহিদুর রহমান মহিলা কলেজ গেটের সামনে, গোদারপাড়া বাজার, বগুড়া।



বিকাশ এবং
টেকনিক ট্রেনিং

এখানে বিক্রয়
করা হয়।
সংস্করণ নং।
০১৬৮৪৫৮৯৭৩৯
০১৭৪৫৪৫৪৭৩৯



এখানে দেশী-বিদেশী ঔষধ ও
ইনসুলিন পাওয়া যায়।



এখন
নেটওয়ার্কে

সর্বোচ্চ গুণমান এবং নিরাপত্তা নিশ্চিত
সর্বোচ্চ গুণমান এবং নিরাপত্তা নিশ্চিত

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Dr. Anis Raza
DIPLOMA IN PHARMACY
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FAMILY PICTURE

