Proposed NU Business Name: MAHBUBA PHARMACY



Project identification and prepared by: Md Saidullah, Dupchachia Unit, Bogra

Project verified by: Md Mozaharul Islam



| Brief Bio of The Proposed Nobin Udyokta | | | | |
|---|-------|--|--|--|
| Name | : | MD MOSTAFIZAR RAHMAN | | |
| Age | : | 03-05-1984 (31 Years) | | |
| Education, till to date | : | SSC | | |
| Marital status | : | Married | | |
| Children | : | 1 Son | | |
| No. of siblings: | : | 1 Brother 2 Sister | | |
| Address | : | Vill: Choumohni baazar P.O: Choumohoni ,P.S: Dupchachia , Dist: Bogra | | |
| 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 MST ANOWARA BEGUM LATE MD MOZAMMEL HAQUE Branch: Gabinda Pur, Centre # 16 (Female), Member ID: 4513, Group No: 08 Member since: 10-15-1997 (05 Years) First loan: BDT 5000 | | |
| 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 30000, Outstanding loan: Nil Father 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 | : | 09 years experience in running business. Own business 08 years. |
| Training Info | : | He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01717214690 |
| Mother's Contact No. | : | 01714505291 |
| NU Project Source/Reference | • | Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogra. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ANOWARA BEGUM joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

| Proposed | Nobin | Udvokta | Business | Info |
|-----------------|---------|---------|-----------------|-------|
| Toposed | IAODIII | Odyokta | Dusiness | 11110 |

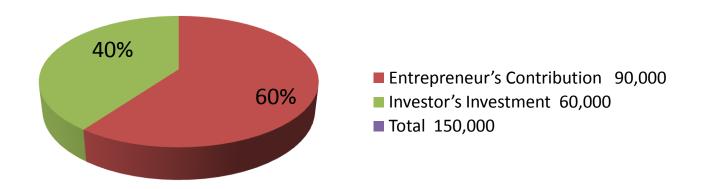
| Business Name | : | MAHBUBA PHARMACY | | |
|---|---|--|--|--|
| Location | : | Chapapur Road, Choumohoni baazar, Dupchachia | | |
| Total Investment in BDT | : | BDT 150,000/- | | |
| Financing | : | Self BDT 90,000/-(from existing business) 60% Required Investment BDT 60,000/-(as equity) 40% | | |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- | | |
| Proposed Salary | : | BDT 5,000/- | | |
| Size of shop | : | 12 ft x 8 ft = 96 square ft | | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; Medicine etc Average 10 % gain on sale. The business is operating by entrepreneur. Existing no employee. One will be appointed after receiving equity money. The shop is rented. Collects goods from Bogra, Company Agreed grace period is 3 months. | | |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|-----------------------------------|-------|---------|---------|
| Revenue(Sales) | | | |
| Medicine | 5100 | 153000 | 1836000 |
| Total Sales (A) | 5100 | 153000 | 1836000 |
| Less Variable Expense | | | |
| Medicine | 4590 | 137700 | 1652400 |
| Total variable Expense (B) | 4,590 | 137700 | 1652400 |
| Contribution Margin (CM) [C=(A-B) | 510 | 15300 | 183600 |
| Less Variable Expense | | | |
| Rent | | 600 | 7200 |
| Electricity bill | | 250 | 3000 |
| Transportation | | 600 | 7200 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 600 | 7200 |
| Guard | | 100 | 1200 |
| Mobile bill | | 500 | 6000 |
| Total fixed cost (D) | | 7,650 | 91800 |
| Net Profit (E)= [C-D] | | 7,650 | 91800 |

| Investment Breakdown | | | | | | | |
|------------------------------------|-----|----------|--------|-----|-------------------|--------|----------|
| | ng | Proposed | | | | | |
| Particulars Qty. Unit Price Amount | | | | | Unit Price | Amount | Proposed |
| | | | (BDT) | 1 | | (BDT) | Total |
| Antibioitic | 250 | 120 | 30,000 | 250 | 120 | 30,000 | 60,000 |
| Syrap | 100 | 150 | 15,000 | 130 | 150 | 19,500 | 34,500 |
| Injection & others | 0 | 0 | 15,000 | 0 | 0 | 10,500 | 25,500 |
| Security | 0 | 0 | 30,000 | 0 | 0 | 0 | 30,000 |
| Total | 350 | 0 | 90,000 | 380 | 0 | 60,000 | 150,000 |

Source of Finance



| Financial Projection (BDT) | | | | | |
|-----------------------------------|-------|---------|---------|---------|--|
| Paticular | Daily | Monthly | Year1 | Year 2 | |
| Revenue(Sales) | | | | | |
| Medicine | 8700 | 261000 | 3132000 | 3288600 | |
| Total Sales (A) | 8700 | 261000 | 3132000 | 3288600 | |
| Less Variable Expense | | | | | |
| Medicine | 7830 | 234900 | 2818800 | 2959740 | |
| Total variable Expense (B) | 7,830 | 234900 | 2818800 | 2959740 | |
| Contribution Margin (CM) [C=(A-B) | 870 | 26100 | 313200 | 328860 | |
| Less Variable Expense | | | | | |
| Rent | | 600 | 7200 | 7,200 | |
| Electricity bill | | 450 | 5400 | 5600 | |
| Transportation | | 800 | 9,600 | 10,000 | |
| Salary (self) | | 5000 | 60000 | 60000 | |
| Salary(Staff) | | 4000 | 48000 | 48000 | |
| Entertainment | | 600 | 7200 | 7200 | |
| Guard | | 100 | 1200 | 1200 | |
| Mobile bill | | 550 | 6600 | 6700 | |
| Total fixed cost (D) | | 12,000 | 144,000 | 144,700 | |
| Net Profit (E)= [C-D] | | 14100 | 169200 | 184,160 | |
| Investment Payback | | | 36,000 | 36,000 | |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|-----|---|--------------|--------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 60,000 | |
| 1.2 | Net Profit | 169,200 | 184,160 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 133,200 |
| | Total Cash Inflow | 229200 | 317360 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 60,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36000 | 36000 |
| | Total Cash Outflow | 96,000 | 36000 |
| 3 | Net Cash Surplus | 133,200 | 281360 |

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 08 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

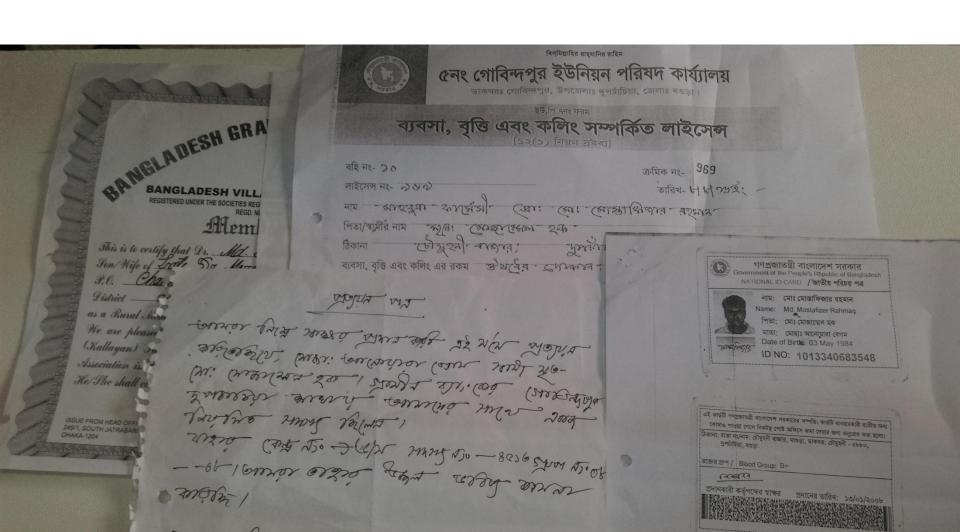
Pictures











FAMILY PICTURE

