

Proposed NU Business Name: **PARENTS 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 KOMOR UDDIN
Age	:	14-10-84 (32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers 2 Sisters
Address	:	Vill: Baniadighi P.O: Coumuhoni ,P.S: Dupchachia , 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 KOMELA BIBI
(iii) Father's name	:	MD AZIZUR RAHMAN
(iv) GB member's info	:	Branch: Gobindapur , Centre # 19 (Female), Member ID: 3675, Group No: 03 Member since: 1998 to (06 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: Nil
(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	:	03 years experience in running business. Own business 03 He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01783-831942
Mother's Contact No.	:	01749-105340
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST KOMELA BIBI joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PARENTS PHARMACY
Location	:	Choumohoni Baazar, Dupchachia
Total Investment in BDT	:	BDT 565,000/-
Financing	:	Self BDT 465,000/--(from existing business) 82% Required Investment BDT 100,000/--(as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft = 80 square ft
Implementation	:	<ul style="list-style-type: none">▪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 getting equity money.▪The shop is rented.▪Collects goods from Bogra,Company▪Agreed grace period is 3 months.

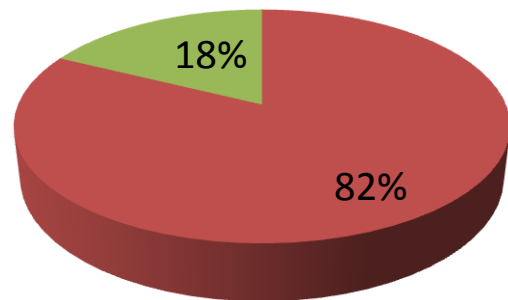
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine	5500	165000	1980000
Total Sales (A)	5500	165000	1980000
Less Variable Expense			
Medicine	4950	148500	1782000
Total variable Expense (B)	4,950	148500	1782000
Contribution Margin (CM) [C=(A-B)]	550	16500	198000
Less Variable Expense			
Rent		600	7200
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		600	7200
Mobile bill		500	6000
Total fixed cost (D)		7,400	88800
Net Profit (E)= [C-D]		9,100	109200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Syrap	1000	100	100,000	500	100	50,000	150,000
Injection	150	133	19,950		0	0	19,950
Antibiotic tablet & Capsul	1500	150	225,000	0	0	50,000	275,000
Salain & others	0	0	5,050	0	0	0	5,050
Security	0	0	115,000	0	0	0	115,000
Total	2650	0	465,000	500	0	100,000	565,000

Source of Finance



- Entrepreneur's Contribution 465,000
- Investor's Investment 100,000
- Total 565,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Medicine	10300	309000	3708000	3893400
Total Sales (A)	10300	309000	3708000	3893400
Less Variable Expense				
Medicine	9270	278100	3337200	3504060
Total variable Expense (B)	9,270	278100	3337200	3504060
Contribution Margin (CM) [C=(A-B)	1,030	30900	370800	389340
Less Variable Expense				
Rent		600	7200	7,200
Electricity bill		400	4800	5000
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		600	7200	7200
Mobile bill		550	6600	6700
Total fixed cost (D)		12,850	154,200	154,700
Net Profit (E)= [C-D]		18050	216600	234,640
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	216,600	234,640
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		156,600
	Total Cash Inflow	316600	391240
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)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	156,600	331240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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

