

# Proposed NU Business Name: **SHIHAB HOMIO PHARMACY**



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Dupchachia Unit, Bogra

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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ABDUL HAMID MONDOL</b>
Age	:	04-05-1982 (24 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brothers & 2 Sisters
Address	:	Vill: Majhipara, P.O: Dupchachia, 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	:	<b>LATE. KULSUM BIBI</b>
(iii) Father's name	:	<b>LATE. AFSAR ALI</b>
(iv) GB member's info	:	Branch: Zianogor Dupchachia, Centre # 32(Female), Member ID: 2532/1, Group No: 06 Member since: 24-05-1989 to 1996 (7 Years) First loan: BDT 3,000
Further Information:		Existing Loan: Nil    Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	8 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.	:	01757-972540
Mother's Contact No.	:	01768-745472
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE. KULSUM BIBI** joined Grameen Bank since 7 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	:	<b>SHIHAB HOMIO PHARMACY</b>
Location	:	Main Bus stand, Dupchachia, Bogra
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Medicine etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

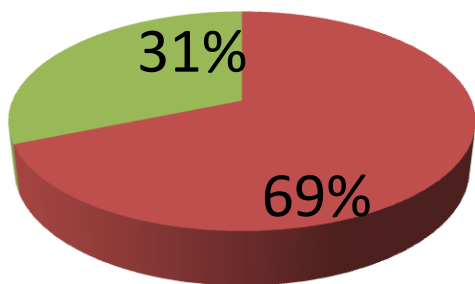
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	1,500	45,000	540,000
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Variable Expense</b>			
Medicine	1,125	33,750	405,000
<b>Total variable Expense (B)</b>	<b>1,125</b>	<b>33,750</b>	<b>405,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		150	1,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		200	2,400
Entertainment		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,850</b>	<b>82,200</b>
<b>Net Profit (E) [C-D]</b>		<b>4,400</b>	<b>52,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bolarist	12	75	900	0	0	0	900
China Syrup (Liku plus)	150	60	9,000	0	0	0	9,000
Hormozin,	45	180	8,100	0	0	0	8,100
Jingseng	10	1000	10,000	0	0	0	10,000
Homio Item	100	150	15,000	100	150	15,000	30,000
Tablet & Others	140	50	7,000	200	50	10,000	17,000
Security	1	60000	60,000	0	0	0	60,000
Ayurvedik	0	0	0	100	150	15,000	15,000
Unani	0	0	0	100	100	10,000	10,000
<b>Total</b>	<b>458</b>		<b>110,000</b>	<b>500</b>		<b>50,000</b>	<b>160,000</b>

## Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 Year
<b>Revenue (sales)</b>				
Medicine	2,100	63,000	756,000	793,800
<b>Total Sales (A)</b>	<b>2,100</b>	<b>63,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Variable Expense</b>				
Medicine	1,575	47,250	567,000	595,350
<b>Total variable Expense (B)</b>	<b>1,575</b>	<b>47,250</b>	<b>567,000</b>	<b>595,350</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		150	1,800	2,000
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		300	3,600	4,500
Entertainment		200	2,400	2,400
<b>Total Fixed Cost</b>		<b>7,050</b>	<b>84,600</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>8,700</b>	<b>104,400</b>	<b>112,050</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	104,400	112,050
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		74,400
	<b>Total Cash Inflow</b>	<b>154,400</b>	<b>186,450</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>74,400</b>	<b>156,450</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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# FAMILY PICTURE

