Proposed NU Business Name: MS FARDIN PHARMA



Project identification and prepared by: Md Habil Uddin Nagorpur Unit, Tanagail Project verified by: Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

| Brief Bio of The Proposed Nobin Udyokta | | | | | |
|--|-------|---|--|--|--|
| Name | : | SUMAN CHOWDHURY | | | |
| Age | : | 17-12-1982 (33 Y <i>ears)</i> | | | |
| Education, till to date | : | SSC | | | |
| Marital status | : | Married | | | |
| Children | : | 1 son | | | |
| No. of siblings: | : | 3 Brothers & 1 Sister | | | |
| Address | : | Vill: Solimabad, P.O: Solimabad. P.S: Nagorpur, Dist: Tangail. | | | |
| 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 MILON NUR ALAM CHOWDHURY (DULAL) Branch: Solimabad, Centre # 65 (Female), Member ID: 3769, Group No: 02 Member since: 17-06-2008 (08 Years) First Ioan: BDT 8,000/- | | | |
| 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 29,000/- Outstanding loan: BDT 19492/- 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.) | : | No |
|---|---|--|
| Business Experiences and | : | 07 years experience in running business. 07 Years in own business. |
| Training Info | - | He has no training |
| Other Own/Family Sources of Income | | Agriculture |
| Other Own/Family Sources of Liabilities | | None |
| Entrepreneur Contact No. | : | |
| Family's Contact No. | : | - |
| NU Project Source/Reference | • | Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit , Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

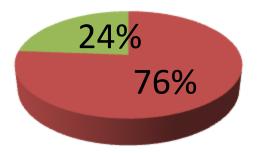
MILON joined Grameen Bank since 8 years ago. At first she took BDT 8,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

| Proposed Nobin Udyokta Business Info | | | | | |
|--|---|--|--|--|--|
| Business Name | : | MS FARDIN PHARMA | | | |
| Location | : | Salimabad CNG Stand, Tangail | | | |
| Total Investment in BDT | : | BDT 420,000/- | | | |
| Financing | : | Self BDT 320,000/- (from existing business) 76% Required Investment BDT 100,000/- (as equity) 24% | | | |
| Present salary/drawings from business (estimates) | : | BDT 5,000 | | | |
| Proposed Salary | : | BDT 5,000 | | | |
| Size of shop | : | 12ft x 12 ft= 144 square ft | | | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; medicine item etc. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tangail, Dhaka. Agreed grace period is 3 months. | | | |

| Existing Business (BDT) | | | | | |
|-----------------------------------|---------|-----------|--|--|--|
| Particular | Monthly | Yearly | | | |
| Revenue (sales) | | | | | |
| Medicine | 130,000 | 1,560,000 | | | |
| Total Sales (A) | 130,000 | 1,560,000 | | | |
| Less. Variable Expense | | | | | |
| Medicine | 110,500 | 1,326,000 | | | |
| Total variable Expense (B) | 110,500 | 1,326,000 | | | |
| Contribution Margin (CM) [C=(A-B) | 19,500 | 234,000 | | | |
| Less. Fixed Expense | | | | | |
| Electricity Bill | 700 | 8,400 | | | |
| Mobile Bill | 500 | 6,000 | | | |
| Salary (self) | 5,000 | 60,000 | | | |
| Transportation | 2,000 | 24,000 | | | |
| Entertainment | 500 | 6,000 | | | |
| Rent | 2,000 | 24,000 | | | |
| Guard | 100 | 1,200 | | | |
| Total fixed Cost (D) | 10,800 | 129,600 | | | |
| Net Profit (E) [C-D) | 8,700 | 104,400 | | | |

| Investment Breakdown | | | | | | | |
|----------------------|------|------------|---------|----------|------------|---------|----------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Amount | Qty. | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Zimax | 40 | 372 | 14,880 | 20 | 372 | 7,440 | 22,320 |
| Cef3 | 60 | 258 | 15,480 | 30 | 258 | 7,740 | 23,220 |
| Cefotel | 80 | 258 | 20,640 | 50 | 258 | 12,900 | 33,540 |
| Turbocel | 70 | 840 | 58,800 | 30 | 840 | 25,200 | 84,000 |
| Clarnsrw | 45 | 344 | 15,480 | 35 | 344 | 12,040 | 27,520 |
| Tyclon | 65 | 504 | 32,760 | 25 | 504 | 12,600 | 45,360 |
| Ligesta | 75 | 400 | 30,000 | 15 | 400 | 6,000 | 36,000 |
| ors | 100 | 95 | 9,500 | 100 | 95 | 9,500 | 19,000 |
| Others | 1 | 22460 | 22,460 | 1 | 6580 | 6,580 | 29,040 |
| Security | 1 | 100000 | 100,000 | 0 | 0 | 0 | 100,000 |
| Total | 537 | | 320,000 | 306 | | 100,000 | 420,000 |

Source of Finance



- Entrepreneur's Contribution 320,000
- Investor's Investment 100,000
- Total 420,000

| Financial Projection (BDT) | | | | | | | |
|-----------------------------------|---------|-----------|-----------|-----------|--|--|--|
| Particular | Monthly | 1st Year | 2nd Year | 3rd Year | | | |
| Revenue (sales) | | | | | | | |
| Medicine | 170,000 | 2,040,000 | 2,142,000 | 2,249,100 | | | |
| Total Sales (A) | 170,000 | 2,040,000 | 2,142,000 | 2,249,100 | | | |
| Less. Variable Expense | | | | | | | |
| Medicine | 144,500 | 1,734,000 | 1,820,700 | 1,911,735 | | | |
| Total variable Expense (B) | 144,500 | 1,734,000 | 1,820,700 | 1,911,735 | | | |
| Contribution Margin (CM) [C=(A-B) | 25,500 | 306,000 | 321,300 | 337,365 | | | |
| Less. Fixed Expense | | | | | | | |
| Electricity Bill | 700 | 8,400 | 9,500 | 10,500 | | | |
| Mobile Bill | 600 | 7,200 | 8,000 | 8,500 | | | |
| Salary (self) | 5,000 | 60,000 | 60,000 | 60,000 | | | |
| Transportation | 2,500 | 30,000 | 32,000 | 34,000 | | | |
| Entertainment | 500 | 6,000 | 7,000 | 7,500 | | | |
| Rent | 2,000 | 24,000 | 24,000 | 24,000 | | | |
| Guard | 100 | 1,200 | 1,200 | 1,200 | | | |
| Total Fixed Cost | 11,400 | 136,800 | 141,700 | 145,700 | | | |
| Net Profit (E) [C-D) | 14,100 | 169,200 | 179,600 | 191,665 | | | |
| Investment Payback | | 40,000 | 40,000 | 40,000 | | | |

| Ca | Cash flow projection on business plan (rec. & Pay) | | | | | | |
|-----|--|--------------|--------------|--------------|--|--|--|
| | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) | | | |
| 1 | Cash Inflow | | | | | | |
| | Investment Infusion by | | | | | | |
| 1.1 | Investor | 100,000 | | | | | |
| 1.2 | Net Profit | 169,200 | 179,600 | 191,665 | | | |
| 1.3 | Depreciation (Non cash item) | | - | - | | | |
| | Opening Balance of Cash | | | | | | |
| 1.4 | Surplus | | 129,200 | 268,800 | | | |
| | Total Cash Inflow | 269,200 | 308,800 | 460,465 | | | |
| 2 | Cash Outflow | | | | | | |
| 2.1 | Purchase of Product | 100,000 | | | | | |
| 2.2 | Payment of GB Loan | | | | | | |
| | Investment Pay Back | | | | | | |
| 2.3 | (Including Ownership Tr. Fee) | 40,000 | 40,000 | 40,000 | | | |
| | Total Cash Outflow | 140,000 | 40,000 | 40,000 | | | |
| 3 | Net Cash Surplus | 129,200 | 268,800 | 420,465 | | | |



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 7 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

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

THREATS

Theft Fire Political unrest Pictures





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FAMILY PICTURE

