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

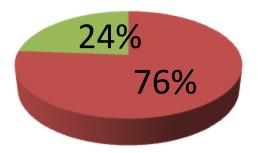
MILON joined Grameen Bank since 8 years ago. At first she took BDT 8,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

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

