

## Proposed NU Business Name: **MA PHARMACY**



Project identification and prepared by: Md. Shah Alom,  
Dupchachia Unit, Bugra

Project verified by: MD. Mozaharul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. ASHRAFUL ALAM</b>
Age	:	01-01-1988(28 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Sisters
Address	:	Vill: Chok Sukhan Gari, 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>MST. NURJAHAN BEGUM</b>
(iii) Father's name	:	<b>LATE .TAJAMMEL HOQUE</b>
(iv) GB member's info	:	Branch: Birkedar Kahalu, Centre # 9 (Female), Member ID:2724/2 , Group No: 06 Member since: 15-07-1994(06Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000- Outstanding loan: BDT 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	:	07 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01768-928002
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NURJAHAN BEGUM** joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA FARMECY</b>
Location	:	Tinmatha, Puraton Bazar, Dupchachia
Total Investment in BDT	:	BDT 274,000
Financing	:	Self BDT 194,000(from existing business) 71% Required Investment BDT 80,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 13ft= 130square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tablet, Capsul, Injection, Syrap etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

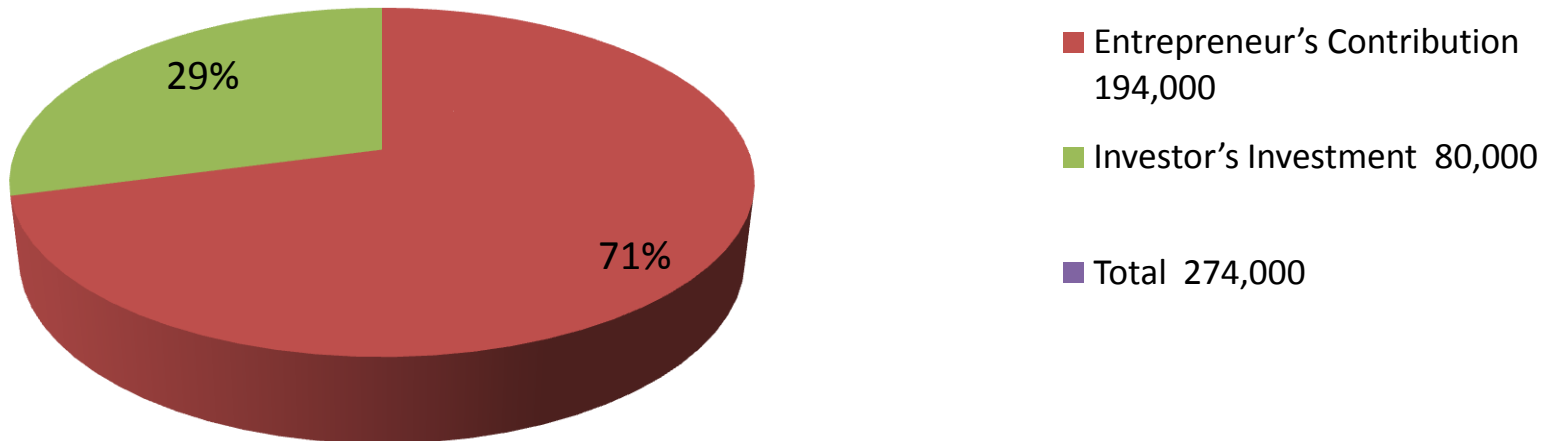
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Capsul, Injection, Syrap etc	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Capsul, Injection, Syrap etc	3400	102000	1224000
<b>Total variable Expense (B)</b>	3,400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		1,600	19200
Electricity bill		800	9600
Transportation		500	6000
Salary (self)		5000	60000
Guard		200	2400
Genator		300	3600
Entertainment		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		9,200	110400
<b>Net Profit (E)= [C-D]</b>		8,800	105600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Antibiotic Item	1	50,000	50000	1	30,000	30000	80000
Injection Item	1	40,000	40000	1	20,000	20000	60000
Sirap Item	1	60,000	60000	1	30,000	30000	90000
Others Item	1	34,000	34000	0	0	0	34000
Security	1	10,000	10000	0	0	0	10000
<b>Total</b>	<b>3</b>	<b>0</b>	<b>194,000</b>	<b>3</b>	<b>0</b>	<b>80,000</b>	<b>274000</b>

## Source of Finance



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Capsul, Injection, Syrap etc	5,000	150000	1800000	1890000	1984500
<b>Total Sales (A)</b>	5,000	150000	1800000	1890000	1984500
<b>Less Variable Expense</b>					
Capsul, Injection, Syrap etc	4,250	127500	1530000	1606500	1686825
<b>Total variable Expense (B)</b>	4,250	127500	1530000	1606500	1686825
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	750	22500	270000	283500	297675
<b>Less Variable Expense</b>					
Rent		1,600	19200	20160	21168
Electricity bill		1000	12000	12600	13230
Transportation		700	8400	8820	9261
Salary (self)		5000	60000	63000	66150
Salary(Staff)		4,000	48000	50400	52920
Guard		200	2400	2520	2646
Genator		300	3600	3780	3969
Entertainment		500	6000	6300	6615
Mobile bill		600	7200	7560	7938
<b>Total fixed cost (D)</b>		13,900	166800	175140	183897
<b>Net Profit (E)= [C-D]</b>		8,600	103200	108360	113778
<b>Investment Payback</b>			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	<b>139,800</b>	<b>151,320</b>	<b>38315</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		107,800	227120
	<b>Total Cash Inflow</b>	219800	259120	265435
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	107,800	227120	233435

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 Others:0  
Experience & Skill : 10 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







icare  
स्वास्थ्य ही सब कुछ है  
इसलिए चलाया गया



A man in a checkered shirt and blue jeans stands in the center of the pharmacy, looking towards the camera.



Shelves filled with various medicine boxes, including brands like Zbac, Zbac, and others. The shelves are organized by type of medication.

আলম (রাধী)



ফার্মেসী

Gelid  
Julphar



মেলাড্রিন  
মেলাড্রিন  
মেলাড্রিন



# FAMILY PICTURE

