

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



Project identification and prepared by: Md Majnu Hossen,  
Sherpur Unit, Bugra

Project verified by: MD. Mujharul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>DURJOY SHARKAR</b>
Age	:	05-02-1999(18 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: North Shapara,P.O: Sherpur P.S: Sherpur,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>AJINTA SHARKAR</b>
(iii) Father's name	:	<b>BANCHER RAY</b>
(iv) GB member's info	:	Branch: Kushumbori,, Centre # 07 (Female), Member ID: 2595/1, Group No: 08 Member since: 01-04-12008(09Years)
Further Information:		First loan: BDT – 5,000
(v) Who pays GB loan installment		Existing Loan: BDT 50,000, Outstanding loan:BDT 23,636/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	2 years experience in running business. He has 6 Manth training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-664496
Mother's Contact No.	:	01726-257165
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AJINTA SHARKAR** joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>VAI VAI PHARMACY</b>
Location	:	Rejaster offec, Sherpur.
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	8 ft x 8 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; <b>PHARMAC</b> item.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 1 employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Sherpur, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pharmac Item,etc.	3,500	105,000	1,260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Pharmac Item,etc.	2,800	84,000	1,008,000
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,500	18,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (self)		4,000	48,000
Salary (staf)		2,000	24,000
Entertainment		1,500	18,000
Guard		200	2,400
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>10,800</b>	<b>129,600</b>
<b>Net Profit (E) [C-D)</b>		<b>10,200</b>	<b>122,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Sef-3,ciprsoem,clavunocatid	45	365	16390			50,000	66,390
Moxiffaxacin,Sefradin,Acicat-D	12	750	9000				9000
Seclo-20,EcF-3,Syrap-Item	115	182	9204				9204
Others			11406				11406
Security	1	5000	5000				
<b>Total</b>	<b>172</b>		<b>55000</b>			<b>50,000</b>	<b>105000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Parasut,Baliful, Cuth,Maril,	4,500	135,000	1,620,000	1,701,000	1,786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>	<b>1,701,000</b>	<b>1,786,050</b>
<b>Less. Variable Expense</b>					
Parasut,Baliful, Cuth,Maril,	3,600	108,000	1,296,000	1,360,800	1,428,840
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>	<b>1,428,840</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
House rant		1500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,600	3,600
Transportation		1000	12,000	12,000	12,000
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		2000	24,000	24,000	24,000
Entertainment		1500	18,000	18,000	18,000
Guard		200	2,400	2,400	2,400
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>10,900</b>	<b>130,800</b>	<b>130,800</b>	<b>130,800</b>
<b>Net Profit (E) [C-D)</b>		<b>16,100</b>	<b>193,200</b>	<b>209,400</b>	<b>226,410</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	193,200	209,400	226,410
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		173,200	362,600
	<b>Total Cash Inflow</b>	<b>243,200</b>	<b>382,600</b>	<b>589,010</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)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>173,200</b>	<b>362,600</b>	<b>569,010</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:02 Others:0  
Experience & Skill : 02 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









# ডাই ডাই ফা মে সী

প্রোগ্রামঃ সৈকত সরকার ■ মোবাঃ ০১৭১৭- ১০০০৯০, ০১৮১৮-৫০৫৬৫৩ ■ হাটখোলা রোড, শেরপুর, বগুড়া। ■ এখানে মানুষ ও পশুর সর্ব প্রকার দেশী-বিদেশী ঔষধ পাওয়া যায়।





# FAMILY PICTURE

