

Proposed NU Business Name: **KANON PHARMACY**



Project identification and prepared by: Ramendra nath Halder,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPUL CHANDRA DAS
Age	:	05-07-1983 (34 Years)
Education	:	SSC
Marital status	:	Married
Children	:	02 Daughters 01 Son
No. of siblings:	:	02 Brothers , 02 Sisters
Address	:	Vill: Tulabariya; P.O: Feni ; P.S: Feni Sadare ; Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KANON BALA DAS
(iii) Father's name	:	PRIYALAL DAS
(iv) GB member's info	:	Branch: Kalidaha, Feni, Centre # 41 (Female), Member ID: 1404, Group No: 04 Member since: 07-07-1997 to 16-08-2005 (08 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nil
(v) Who pays GB loan installment	:	Nil
(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	:	17 years experience in running business. 15 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01670-397277
Family's Contact No.	:	01845-404800
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KANON BALA DAS joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	KANON PHARMACY
Location	:	Old Sonagazi Busstand, Trang Road, Feni
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 75,000/- (from existing business) 60% Required Investment BDT 50,000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 12 ft= 168 square ft
Security	:	15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rolack, G max, Serap, Orsaline etc▪Average 16% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

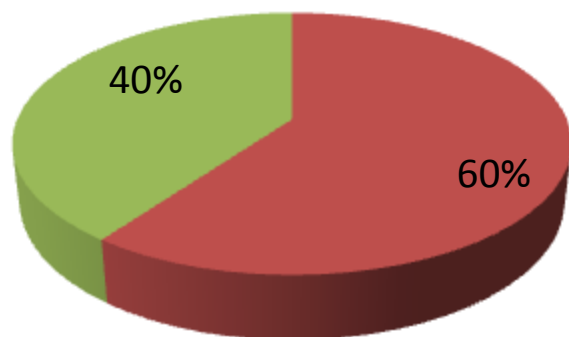
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rolack, G max,Serap, Orsaline etc	3,000	90000	1080000
Total Sales (A)	3,000	90000	1080000
Less Variable Expense			
Rolack, G max,Serap, Orsaline etc	2,520	75600	907200
Total variable Expense (B)	2,520	75600	907200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		2000	24000
Electricity bill		200	2400
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Generator		100	1200
Mobile bill		300	3600
Total fixed cost (D)		8,000	96000
Net Profit (E)= [C-D]		6,400	76800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
G max	20	621	12,420	35	621	21,735	34,155
Seclo	10	500	5,000	40	500	20,000	25,000
Losectil	12	500	6,000	0	0	0	6,000
Zendrim	16	500	8,000	0	0	0	8,000
Macpro	8	500	4,000	0	0	0	4,000
Pentonix	8	500	4,000	0	0	0	4,000
Marjel	2	700	1400	0	0	0	1400
Others	1		19,180	1		8,265	27,445
Security			15,000				15,000
Total	75	0	75,000	3	0	50,000	125,000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- Total 125,000

Financial Projection (BDT)

Paticular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
Rolack, G max,Serap, Orsaline etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less Variable Expense					
Rolack, G max,Serap, Orsaline etc	2,940	88,200	1,058,400	1,111,320	1,166,886
Total variable Expense (B)	2,940	88,200	1,058,400	1,111,320	1,166,886
Contribution Margin (CM) [C=(A-B)	560	16,800	201,600	211,680	222,264
Less Variable Expense					
Rent		2,000	24,000	24,000	24,000
Electricity bill		400	4,800	5,300	5,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator		100	1,200	1,200	1,200
Mobile bill		400	4,800	5000	5300
Total fixed cost (D)		8,300	99,600	100,300	100,800
Net Profit (E)= [C-D]		8,500	102,000	111,380	121,464
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	102,000	111,380	121,464
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82,000	173,380
	Total Cash Inflow	152,000	193,380	294,844
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	82,000	173,380	274,844

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

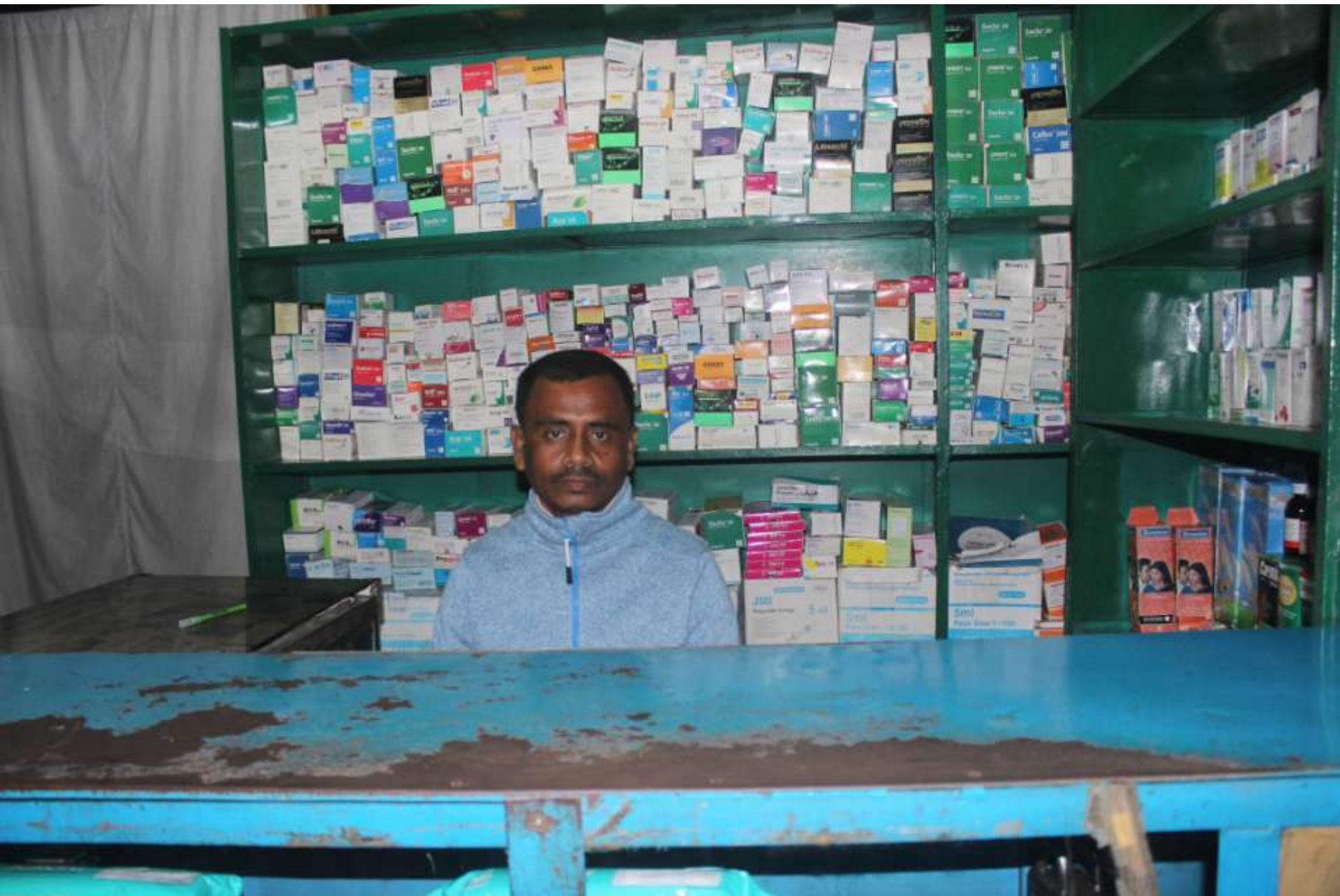
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









বিপ্লব ফার্মাসি

কানন ফার্মেসী

মোনাগাজী হাসপাতাল, ট্রাংক রোড, ফেনী,
মোবাইল: ০১৬৭১১৩৭২৭৭





