

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



Project identification and prepared by: Md. Obaidullah,  
Bogra Shadar Unit, Bogra

Project verified by: Md. Mojaharul Islam Sarkar



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. ARSHAD ALI</b>
Age	:	11-12-1991 (26 Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	04 Sisters
Address	:	Vill:Uttor Deberpara, P.O: Hatkormoja, P.S: Sariakandi, 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 RULI BEGUM</b>
(iii) Father's name	:	<b>MD. SANAJUL ISLAM</b>
(iv) GB member's info	:	Branch: Hat kormoja, Sonatola, Centre # 33(Female), Member ID: 4843; Group No:02 Member since: 06-07-2001-2004 (05Years) First loan: -5,000 taka.
Further Information:		Existing Loan: BDT 20,000, 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	:	10 years experience in running business. He has no Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-324210
Father's Contact No.	:	01773-174284
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST RULI BEGUM** joined Grameen Bank since 05 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>SARIAKANDI PHARMACY</b>
Location	:	Sabgram,Bogra shadar, bogra.
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 71% Required Investment BDT 60000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Medicine etc.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

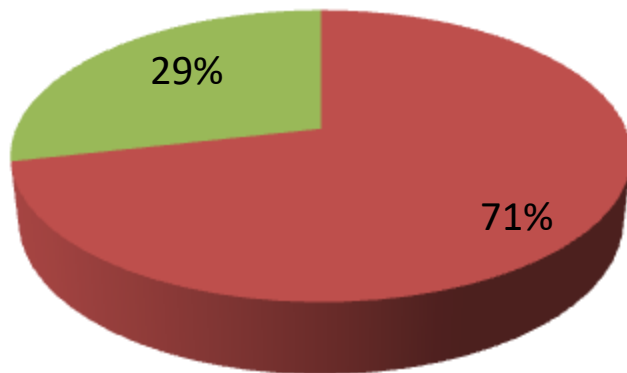
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Medicine	500	15,000	180,000
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,300	15,600
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staf)		-	0
Entertainment		500	6,000
Guard		150	1,800
Generator		100	1,200
Mobile Bill		300	3,600
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>8,150</b>	<b>97,800</b>
<b>Net Profit (E) [C-D]</b>		<b>126,850</b>	<b>1,522,200</b>

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Cef 3 dis	50	300	15,000	0	0	0	15,000
Cef 3	30	400	12,000	30	400	12,000	45,000
Kilbag	30	400	12,000	0	0	0	12,000
Zimax	50	400	20,000	50	400	20,000	40,000
Sefotil	30	300	9,000	0	0	0	9,000
Sifosin	25	400	10,000	0	0	0	9,000
Clock f	50	500	25,000	50	500	25,000	50,000
Cavo sef	30	400	12,000	0	0	0	5,000
Moxclave	25	450	11,250	0	0	0	11,250
Others	1	23750	23,750	1	3000	3,000	26,750
	<b>0</b>	<b>0</b>	<b>150,000</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>223,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 60,000
- Total 210,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Medicine	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Less. Variable Expense</b>					
Medicine	800	24,000	288,000	302,400	317,520
<b>Total variable Expense (B)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>	<b>317,520</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>	<b>2,721,600</b>	<b>2,857,680</b>
<b>Less. Fixed Expense</b>					
House rant		1300	15,600	15,600	15,600
Electricity Bill		300	3,600	3,600	3,600
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		0	0	0	-
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
Generator		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,600	3,600
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>8,150</b>	<b>97,800</b>	<b>97,800</b>	<b>97,800</b>
<b>Net Profit (E) [C-D]</b>		<b>207,850</b>	<b>2,494,200</b>	<b>2,623,800</b>	<b>2,759,880</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	2,494,200	2,623,800	2,759,880
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		2,470,200	5,070,000
	<b>Total Cash Inflow</b>	<b>2,554,200</b>	<b>5,094,000</b>	<b>7,829,880</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,470,200</b>	<b>5,070,000</b>	<b>7,805,880</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 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;Sabgram,Bogra  
shadar,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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# FAMILY PICTURE

