

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



Project identification and prepared by: Ishak Chambugong  
Sonatola Unit, Bogra

Project verified by: MD Mozaharul Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. NAYEED BIN SULTAN</b>
Age	:	03-07-1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3Sisters
Address	:	Vill: Notunpara, P.O: Shukhan pukur, P.S: Gabtoli , 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 SUFIA BEGUM</b>
(iii) Father's name	:	<b>MD. NAZRUL ISLAM</b>
(iv) GB member's info	:	Branch : Digdaria , Centre : 63(Female), Member ID: 6453/1, Group No: 06 Member since: 13-2-2008-2013 (05 Years) First loan: BDT 5000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	4 years experience in running business. 3 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01750-592386
Family's Contact No.	:	01727-906072
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra .

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST SUFIA BEGUM** joined Grameen Bank since 5 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	:	<b>MA BABA PHARMACY</b>
Location	:	-
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 60000/- (from existing business) 55% Required Investment BDT 50000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	--
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Medicine .</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur . Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

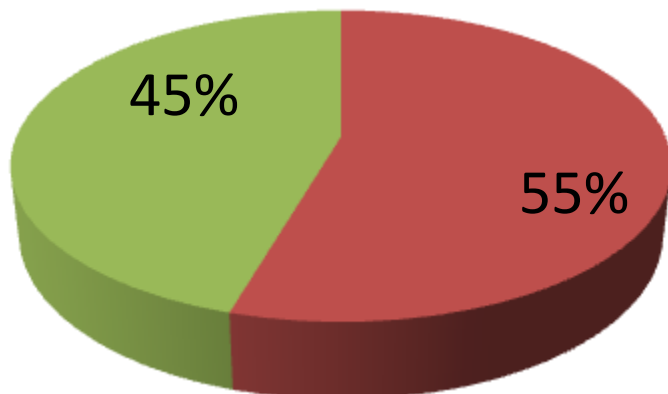
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	2600	78000	936000
<b>Total sales (A)</b>	2600	78000	936000
<b>Less Variable Exp.</b>			
Medicine	2288	68640	823680
<b>Total Variable exp. (B)</b>	2288	68640	823680
<b>Contribution Margin CM [C= (A-B)]</b>	<b>312</b>	<b>9360</b>	<b>112320</b>
<b>less fixed exp.</b>			
Rent		400	4800
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Mobile		300	3600
<b>total fixed cost (D)</b>		6400	76800
<b>Net profit (E) [C-D]</b>		<b>2960</b>	<b>35520</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Parasitamol	50	32	1,600	300	32	9,600	11,200
Naprox	151	30	4,530	300	18	5,400	9,930
Fexo	150	18	2,700	150	13	1,950	4,650
Fenadine	150	13	1,950	50	22	1,100	3,050
Renetidin	1000	5	5,000	150	11	1,650	6,650
Napa, Napa extra	1500	22	33,000	1800	5	9,000	42,000
Omiprajol	10	22	220	800	22	17,600	17,820
Cal D	100	110	11,000	370	10	3,700	14,700
<b>Total</b>	<b>3111</b>		<b>60,000</b>	<b>3920</b>		<b>50,000</b>	<b>110,000</b>

### Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine	3300	99000	1188000	1247400	1309770
<b>Total Sales (A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>	<b>1309770</b>
less variable Expenses					
Medicine	2904	87120	1045440	1097712	1152598
Total variable Expenses (B)	2904	87120	1045440	1097712	1152598
<b>Contribution Margin (CM)= (A-B)</b>	<b>396</b>	<b>11880</b>	<b>142560</b>	<b>149688</b>	<b>157172.4</b>
<b>Less Fixed Expenses</b>					
Rent		400	4800	4800	4800
Electricity bill		300	3600	16000	3000
Transportation		220	2640	35000	3000
Salary (self)		5000	60000	60000	60000
Entertainment		250	3000	3000	3000
Mobile		350	4200	7400	4200
Total Fixed Cost		6520	78240	126200	78000
<b>Net Profit (E) (C-D)</b>		<b>5360</b>	<b>64320</b>	<b>23488</b>	<b>79172.4</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	64,320	23,488	79172.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44,320	47808
	<b>Total Cash Inflow</b>	114320	67808	126980.4
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	44,320	47808	106980.4

# SWOT ANALYSIS

## **S**TRENGTH

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







কিশোরীয়া রাস্তার বাঁধে

# মা-বাবা ফার্মেসী

এখানে ডেপু-ফিল্ডারী বকল এসকর উষ্ম পণ্ডা ব্ধ।  
বিত্ত স্ত্রা এখানে ডায়ালটিকস্ মাপা হয় ও  
সেনুলাইজার মেনিডা দ্বারা গ্যাস সেওয়া হয়।  
সুখদপুত্র বাজার, সেনাভলা রোড, গাবতলী, বকরা।







# FAMILY PICTURE

