

## Proposed NU Business Name: DR. PHARMACY



Project identification and prepared by: Md Anower Hossain Sarker,  
Mohasthan Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD RAKIB HOSSAIN</b>
Age	:	16-07-1985 (32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brother
Address	:	Vill: Rameswor, P.O: Gokul, P.S: Bogra (Sador), 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>MOST. REHENA BEGUM</b>
(iii) Husband's name	:	<b>LATE. ABU BAKKAR SIDDIQUE</b>
(iv) GB member's info	:	Branch: Gokul Bogra, Centre # 30 (Female), Member ID: 9531, Group No: 10 Member since: 28-12-2013 (04 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: BDT 14,160/-
(v) Who pays GB loan installment	:	Mother
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01719-825898
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. REHENA BEGUM** joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>DR. PHARMACY</b>
Location	:	Gokul Bazaar, Mohasthan, Bogra
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 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 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Bogra.</li><li>▪The farm is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

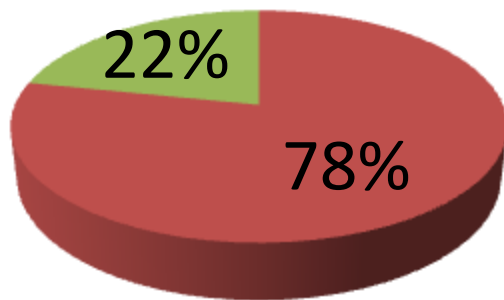
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	2,800	84,000	1,008,000
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Medicine	2,380	71,400	856,800
<b>Total variable Expense (B)</b>	<b>2,380</b>	<b>71,400</b>	<b>856,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>420</b>	<b>12,600</b>	<b>151,200</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		150	1,800
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		500	6,000
Entertainment		200	2,400
Guard		100	1,200
Generator bill		300	3,600
Rent		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,650</b>	<b>79,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,950</b>	<b>71,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Seclo	120	502	60,240	30	502	15,060	75,300
Orsalaine	105	100	10,500	50	100	5,000	15,500
Ziamx	60	350	21,000	20	350	7,000	28,000
Tridox	58	460	26,680	15	460	6,900	33,580
Flexi	60	113	6,780	14	410	5,740	12,520
Licuton	40	200	8,000	7	200	1,400	9,400
Noplazin	30	300	9,000	14	300	4,200	13,200
Hatazon	30	260	7,800	18	260	4,700	12,500
Security	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>504</b>		<b>180,000</b>	<b>168</b>		<b>50,000</b>	<b>230,000</b>

## Source of Finance



■ Entrepreneur's Contribution 180,000

■ Investor's Investment 50,000

■ Total 230,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Medicine	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Less. Variable Expense</b>					
Medicine	3,400	102,000	1,224,000	1,285,200	1,349,460
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>	<b>1,285,200</b>	<b>1,349,460</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		150	1,800	7,000	8,000
Mobile Bill		200	2,400	5,500	6,000
Salary (self)		5,000	60,000	5,500	6,000
Transportation		500	6,000	16,500	18,500
Entertainment		200	2,400	4,000	4,500
Guard		100	1,200	1,500	1,500
Generator bill		300	3,600	1,500	1,500
Rent		200	2,400	1,500	1,500
<b>Total Fixed Cost</b>		<b>6,650</b>	<b>79,800</b>	<b>43,000</b>	<b>47,500</b>
<b>Net Profit (E) [C-D]</b>		<b>11,350</b>	<b>136,200</b>	<b>183,800</b>	<b>190,640</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	136,200	183,800	190,640
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		116,200	280,000
	<b>Total Cash Inflow</b>	<b>186,200</b>	<b>300,000</b>	<b>470,640</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>116,200</b>	<b>280,000</b>	<b>450,640</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 5 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

















# FAMILY PICTURE

