

Proposed NU Business Name: **RATUL PHARMECY**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | Sham Sarkar |
| Age | : | 06-11-1982 (35 Years) |
| Education, till to date | : | Graduation |
| Marital status | : | Married |
| Children | : | 02 Sons |
| No. of siblings: | : | 02 Brothers 02 Sisters |
| Address | : | Vill: Gobindopur P.O Ujampur, P.S: Uttorkhan, Dist: Dhaka |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Ganoda Sarkar |
| (iii) Father's name | : | Surendro Sarkar |
| (iv) GB member's info | : | Branch: Uttorkhan, Centre # 89 (Female), Member ID: 9797/2, Group No: 14 Member since: 30-02-2007 (10Years) First loan: BDT 5,000 /- Outstanding loan: Nil |
| Further Information: | | |
| (v) Who pays GB loan installment | : | No |
| (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 & Skill Own Business and Training Info | : | 10 years of business experience. 06 years experience in running business. He has training 3 Months |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01820-111964 |
| Family's Contact No. | : | 01916-295780 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ganoda joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

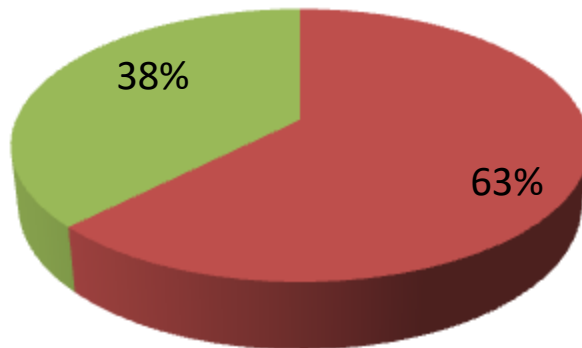
| | | |
|---|---|---|
| Business Name | : | Ratul Pharmecy |
| Location | : | Chamurkhan Moor ,Uttorkhan,Dhaka |
| Total Investment in BDT | : | BDT 160,000/- |
| Financing | : | Self BDT 100,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 38% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 11 ft= 110 square ft |
| Security of the shop | : | BDT 50,000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Medicine Item etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Tangi and others Medicine Company Dhaka. ▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|----------------|
| Revenue (sales) | | | |
| Medicine | 2,200 | 66,000 | 792,000 |
| Total Sales (A) | 2,200 | 66,000 | 792,000 |
| Less. Variable Expense | | | |
| Medicine | 1,760 | 52,800 | 633,600 |
| Total variable Expense (B) | 1,760 | 52,800 | 633,600 |
| Contribution Margin (CM) [C=(A-B)] | 440 | 13,200 | 158,400 |
| Less. Fixed Expense | | | |
| Rent | | 2,000 | 24,000 |
| Electricity Bill | | 300 | 3,600 |
| Transportation | | 300 | 3,600 |
| Mobile Bill | | 500 | 6,000 |
| Entertainment | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Total fixed Cost (D) | | 8,300 | 99,600 |
| Net Profit (E) [C-D] | | 4,900 | 58,800 |

| Investment Breakdown | | | | | | | |
|----------------------|----------|------------|--------------|----------|------------|--------------|----------------|
| Particulars | Existing | | | Proposed | | | Proposed Total |
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | |
| Cinkara | 30 | 130 | 3900 | 50 | 130 | 6,500 | 10,400 |
| Nutrilive | 20 | 300 | 6000 | 40 | 300 | 12,000 | 8,560 |
| Safi | 20 | 90 | 1800 | | | | |
| Ajit | 40 | 50 | 2000 | | | | 2,000 |
| Gmax | 400 | 32 | 12800 | 500 | 32 | 16,000 | 28,800 |
| Tracxil | 300 | 22 | 6600 | 400 | 22 | 8,800 | 15,400 |
| Furisev | 300 | 40 | 12000 | 400 | 40 | 16,000 | 28,000 |
| Save 3 | 300 | 31 | 9300 | | | | 9,300 |
| Flugal | 200 | 22 | 4400 | | | | 4,400 |
| others | | | 41200 | | | 700 | 41,900 |
| | 128 | 717 | 100,000 | 1390 | 524 | 60,000 | 160000 |

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000
- Total 160,000

Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|---|--------------|---------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Medicine | 3,000 | 90,000 | 1,080,000 | 1,134,000 | 1,190,700 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 | 1,134,000 | 1,190,700 |
| Less. Variable Expense | | | | | |
| Medicine | 2,400 | 72,000 | 864,000 | 907,200 | 952,560 |
| Total variable Expense (B) | 2,400 | 72,000 | 864,000 | 907,200 | 952,560 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 | 226,800 | 238,140 |
| Less. Fixed Expense | | | | | |
| Rent | | 2,000 | 24,000 | 24,000 | 24,000 |
| Electricity Bill | | 315 | 3,780 | 3,969 | 4,167 |
| Transportation | | 330 | 3,960 | 4,158 | 4,366 |
| Mobile Bill | | 600 | 7,200 | 7,560 | 7,938 |
| Entertainment | | 200 | 2,400 | 2,520 | 2,646 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 8,445 | 101,340 | 102,207 | 103,117 |
| Net Profit (E) [C-D] | | 9,555 | 114,660 | 124,593 | 135,023 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 60,000 | | |
| 1.2 | Net Profit | 114,660 | 124,593 | 135,023 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 50,660 | 151,253 |
| | Total Cash Inflow | 174,660 | 175,253 | 286,276 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 124,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 50,660 | 151,253 | 262,276 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Own Business : 06 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













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

জাতীয় পরিচয় পত্র



নাম: শাহ সর্কার

Name: Shah Sarkar

পিতা: মুহাম্মদ সর্কার

মাতা: জাহান্না সর্কার

Date of Birth: 06 Nov 1982

ID NO: 2619676127594

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রের ব্যক্তিগত মালিক হিসেবে এতে কোন পরিবর্তন আনিতে পারবেন না।

ঠিকানা: হাজি মুরাদ, পোড়োপাড়া, পোড়োপাড়া, উল্লাহা, উত্তর-১৬০০, ঢাকা-১৬০০

রক্তের গ্রুপ / Blood Group: O+

স্বাক্ষরিত: জাতীয় পরিচয়পত্র কার্যালয়, ঢাকা তারিখ: ১৬/১১/২০১৭



FAMILY PICTURE

