

## Proposed NU Business Name: **MA BABAR DUA PHARMACY**



Project identification and prepared by Ishak Chammugong  
Sonatola, Bogura

Project verified by: Md. Mozaharun Islam



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

Name	:	<b>Md.Rayhanul Islam</b>
Age	:	05-12-1996 (21 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother
Address	:	Vill: Chor Para P.O Chor Para:, P.S:Sona tola, Dist: Bogura
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>Beauty Begum</b>
(iii) Father's name	:	<b>Md.Ashraf Ali</b>
(iv) GB member's info	:	Branch : Chor Para, Centre # 5/(Female), Member ID: 1282, Group No: 05 Member since:08-11-2010 (5years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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	:	7 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738751467
Mother's Contact No.	:	01710233044
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sonatola, Unit, Bogura.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Beauty Begum** joined Grameen Bank since 5 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>: MA BABAR DUA PHARMACY</b>
Location	:	Chor para Bazar, Sonatola, Bogura
Total Investment in BDT	:	BDT 1,35,000/-
Financing	:	Self BDT 85,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12ft= 180 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 Items.</li><li>▪Average 12% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is Owned</li><li>▪Collects goods from Bogura</li><li>▪Agreed grace period is 3 months.</li></ul>

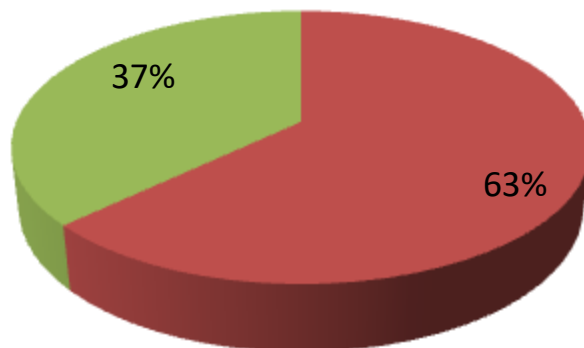
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine Item	2500	75000	900000
<b>Total Sales (A)</b>	2500	75000	900000
<b>Less. Variable Expense</b>			
Auto Parts Item	2200	66000	792000
<b>Total variable Expense (B)</b>	2200	66000	792000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9000</b>	<b>108000</b>
<b>Less. Fixed Expense</b>			
Rent			
Electric Bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)			
Guard			
Entertainment			
Generator			
Mobile		200	2400
<b>Total fixed Cost (D)</b>		<b>5900</b>	<b>70800</b>
<b>Net Profit (E) [C-D]</b>		<b>3100</b>	<b>37200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Azimax 500	25	424	10525	30	421	12630	23155
Cef-3	20	421	8420	20	421	8420	16840
Seclo-20	15	500	7500	20	500	10000	17500
Sinamin	50	100	5000			17500	22500
Fluclox500	50	500	25000	35	500		25500
Rolac-100mg	20	562	11240				11240
Monas 10	10	451	4510				4510
Fglrgal.05	30	300	9000				9000
Vitamin	12	80	960				960
Others			2845			17500	20345
<b>Total</b>			85000			50000	135000

## Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 50,000
- Total 135,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
<b>Revenue (sales)</b>					
Mobile Item	3300	99000	1188000	1247400	1309770
<b>Total Sales (A)</b>	3300	99000	1188000	1247400	1309770
<b>Less. Variable Expense</b>					
Mobile Item	2904	87120	1045440	1097712	1152598
<b>Total variable Expense (B)</b>	2904	87120	1045440	1097712	1152598
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>396</b>	<b>11880</b>	<b>142560</b>	<b>149688</b>	<b>157172</b>
<b>Less. Fixed Expense</b>					
Rent					
Electric Bill		500	6000	6300	6615
Transportation		800	9600	10080	10584
Salary (self)		5000	60000	63000	661540
Salary(staff)					
Guard					
Generator					
Entertainment					
Mobile		500	6000	6300	6615
<b>Total fixed Expenses</b>		<b>6800</b>	<b>81600</b>	<b>85680</b>	<b>89964</b>
<b>Net Profit (E) [C-D]</b>		<b>5080</b>	<b>60960</b>	<b>64008</b>	<b>67208</b>
<b>Investment Payback</b>			20000	20000	20000



# 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	50,000		
1.2	Net Profit	<b>60960</b>	<b>64008</b>	<b>67208</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		40960	84968
	<b>Total Cash Inflow</b>	<b>110960</b>	104968	152176
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
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>70000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>40960</b>	<b>84968</b>	<b>132176</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill :7 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











গ্রামীণ ব্যাংক

সহজ কণের পাশ বই

সহজ কণের পাশ বই

বিত্তীয় তালিকা

২২৮

১৮

১৮

১৮



# ০৪ নং জোড়গাছা ইউনিয়নে

ডাকঘরঃ ডাকঘরপাড়া, উপজেলাঃ সোনারগাঁ, জেলাঃ ঝাড়া নদীর ২০১৩-২০১৭ ইং।

স্বয়ং পরিচয় কার্ড

১৯৯৬ সালের ০৫ ডিসেম্বর

## ট্রুড লাইসেন্স

লাইসেন্স এর নাম : মঃ-রামার সোনা ফার্মেসী, ডাকঘরপাড়া হাট, সোনারগাঁ

লাইসেন্সধারীর নাম : ডাঃ মোঃ রায়হানুল ইসলাম (স্বয়ং)

পিতা/স্বামীর নাম : মোঃ আশরাফ আলী

লাইসেন্সধারীর ঠিকানা : গ্রামঃ ডাকঘরপাড়া, ডাকঘর : ডাকঘরপাড়া হাট, উপজেলা : সোনারগাঁ, জেলা : ঝাড়া।

স্বাক্ষর : ঐশ্বর্য বাবলা।

৩০ শে জুন ২০১৭ ইং তারিখ পর্যন্ত মেয়াদ।

ফি প্রদানের পরিমাণ টাকা : ৩০০/- (তিনশত টাকা মাত্র) প্রাপ্ত।

এই লাইসেন্স প্রদান করা হইলো।

তারিখ : ১৪/১২/২০১৭ ইং।

### জাতীয় পরিচিতি নিবন্ধন



নাম : মোঃ রায়হানুল ইসলাম

Name : Md. Rayhanul Islam

পিতা : মোঃ আশরাফ আলী

মাতা : বিচিত্রা সন্দিক

Date of Birth : 05-12-1996

NID No. : 19961019542000333

Blood Group : A+

বর্তমান ঠিকানা : ...



# FAMILY PICTURE

