

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



Project identification and prepared By Md. Lokman Hakim  
Godagari, Rajshahi

Project verified by: Md. Mozaharun Islam



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

Name	:	<b>Md. Mehedi Hassan</b>
Age	:	25/08/1990(26 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brothers, 1 Sister
Address	:	Vill: Saharagasi P.O Matikata:, P.S:Godagari, Dist: Rajshahi
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>Ms. Taslima Begum</b>
(iii) Father's name	:	<b>Md. Moklesur Rahman</b>
(iv) GB member's info	:	Branch :Mati kata ,Goda Gari, Centre # 14/(Female), Member ID: 2142/3,Group No: 05 Member since:23/07/2012(4years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 6,000, Outstanding loan:3220
(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	:	2 years experience in running business.
Other Own/Family Sources of Income	:	yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737163662
Mother's Contact No.	:	01794582819
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari,Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Ms. Taslima Begum** joined Grameen Bank since 4 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>:SAFI FARMACY</b>
Location	:	Godagari,Rajshahi
Total Investment in BDT	:	BDT 160,000/-
Financing	:	Self BDT 110,000/-(from existing business) 69% Required Investment BDT 50,000/-(as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 14ft=196square 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 50% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees.</li> <li>▪The shop is Rented</li> <li>▪Collects goods from Rajshahi</li> <li>▪Agreed grace period is 3 months.</li> </ul>

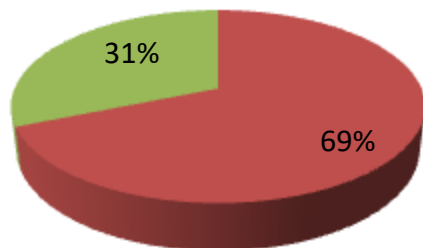
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine Item	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less. Variable Expense</b>			
Medicine Item	3400	102000	1224000
<b>Total variable Expense (B)</b>	3400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less. Fixed Expense</b>			
Rent		1050	
Electric Bill		200	2400
Transportation		400	4800
Salary (self)		5000	60000
Salary (staff)			0
Guard			50600
Entertainment			0
Generator			0
Mobile		300	3600
<b>Total fixed Cost (D)</b>		5900	70800
<b>Net Profit (E) [C-D]</b>		<b>12100</b>	<b>145200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Azimatricin			10000			20000	30000
Arithromicin			2000				2000
Safexim			10000			20000	30000
Sefnadin			5000			10000	60000
Flucloxacilin			3000				3000
Amoxicilin			4000				4000
Paracitamol			2000				2000
Tramodal			3000				3000
Backlofen			3000				3000
Others			50000				50000
<b>Total</b>			<b>110000</b>			<b>50000</b>	<b>160000</b>

## Source of Finance



- Entrepreneur's Contribution 110,000
- Investor's Investment 50,000
- Total 160,000

Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> year
Revenue (sales)					
Medicine Item	5000	150000	1800000	1890000	1984500
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less. Variable Expense					
Medicine Item	4250	127500	1530000	1606500	1686825
Total variable Expense (B)	4250	127500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)]	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
Less. Fixed Expense					
Rent		1050			
Electric Bill		500	6000	6300	6615
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(staff)			0	0	0
Guard		50	600	630	661.5
Generator			0	0	0
Entertainment			0	0	0
Mobile		300	3600	3780	3969
Total fixed Expenses		6300	75600	79380	83349
Net Profit (E) [C-D]		16200	194400	204120	214326
Investment Payback			20000	20000	20000



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	194400	204120	214326
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		174400	358520
	Total Cash Inflow	244400	378520	572846
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3		174400	358520	552846

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 2 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







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# FAMILY PICTURE

