

## Proposed NU Business Name: **MS MITA PHARMACY**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. MILON SARKER</b>
Age	:	23-05-1989 (27Years )
Education, till to date	:	BBA Honors
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	1 Brothers & 2 Sister
Address	:	Vill: Rogunathpur , P.O: Golabari , P.S: Durgapur . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. SALEHA</b>
(iii) Father's name	:	<b>MD. ABDUS SALAM SARKER</b>
(iv) GB member's info	:	Branch: Shilmariya ,Puthia , Centre # 30(Female), Member ID: 5573/5, Group No: 04 Member since: 1998 To (19 Years) First loan: BDT -3,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 8,240
(v) Who pays GB loan installment	:	Father
(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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-275421
Father's Contact No.	:	01734-464929
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SALEHA** joined Grameen Bank since 19 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS MITA PHARMACY</b>
Location	:	Mollapara, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 126,000/-
Financing	:	Self BDT 76,000/-(from existing business) 60% Required Investment BDT 50,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Security of the shop	:	BDT -36,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Medicine Item.</li><li>▪Average 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented .</li><li>▪Agreed grace period is 3 months.</li></ul>

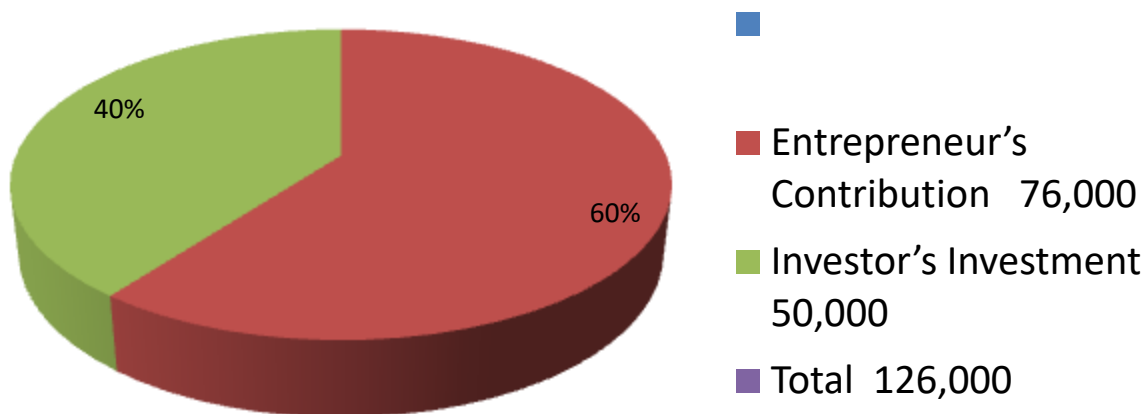
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine Item	3,500	105,000	12,60,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>12,60,000</b>
<b>Less. Variable Expense</b>			
Medicine Item	3,150	94,500	11,34,000
<b>Total variable Expense (B)</b>	<b>3,150</b>	<b>94,500</b>	<b>11,34,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		200	2,400
Transportation		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		200	2,400
Guard		100	1,200
Bank Charge		100	1,200
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,100</b>	<b>85,200</b>
<b>Net Profit (E) [C-D]</b>		<b>3,400</b>	<b>40,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Omeprazole	7,000	30,000	37,000
Azithromycine	10,000	10,000	20,000
Cefixim	9,000	-	9,000
Cefuroxim	4,000	-	4,000
Peracitemole	5,000	10,000	15,000
Syrup	3,000	-	3,000
Others	2,000	-	2,000
Security	36,000	-	36,000
<b>Total</b>	<b>76,000</b>	<b>50,000</b>	<b>126,000</b>

## Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Medicine Item	4,500	135,000	1620,000	1701,000	1786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1620,000</b>	<b>1701,000</b>	<b>1786,050</b>
<b>Less. Variable Expense</b>					
Medicine Item	4,050	121,500	1458,000	1530,900	1607,445
<b>Total variable Expense (B)</b>	<b>4,050</b>	<b>121,500</b>	<b>1458,000</b>	<b>1530,900</b>	<b>1607,445</b>
<b>Contribution Margin (CM)</b> [C=(A-B)]	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000-
Salary (staff)		-	-	-	-
Entertainment		200	2,400	2,400	2,400
Guard		100	1,200	1,200	1,200
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
<b>Total Fixed Cost</b>		<b>7,400</b>	<b>88,800</b>	<b>89,400</b>	<b>90,030</b>
<b>Net Profit (E) [C-D]</b>		<b>6,100</b>	<b>73,200</b>	<b>80,700</b>	<b>88,575</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	73,200	80,700	88,575
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	53,200	60,700
	<b>Total Cash Inflow</b>	<b>123,200</b>	<b>133,900</b>	<b>149,275</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>53,200</b>	<b>113,900</b>	<b>129,275</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 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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