

Proposed NU Business Name: **MA PHARMACY**



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Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: JAKIR HOSSAN
Age	:	18/09/1986 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	1 Brother and 2 sister.
Address	:	Vill: Muradpur P.O: Sakassor P.S: Kaliakair, Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAIMON BEGUM
(iii) Father's name	:	MD :AINAL HAQUE
(iv) GB member's info	:	Branch:Moddopara , Centre # 75 (Female), Member ID: 8294/1, Group No: 04 Member since: 15/02/2011 (5Years) First loan: BDT 5,000 /- Last ioan : 30,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 26000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	16 years experience in running business. He has 9 month training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-668676
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAIMON BEGUM joined Grameen Bank since 5 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	:	MA PHARMACY
Location	:	Muradpur bazar, Kaliakor ,Gazipur
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13 ft x 12 ft= 156 square ft
Security of the shop	:	Null
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like farmesi etc .▪ Average 15% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪After getting equity fund no employee will be appointed.▪ The shop is wonerd.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

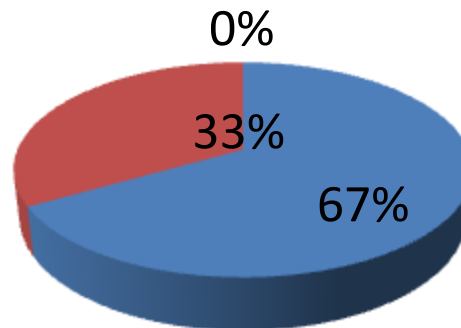
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Farmesi item	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Farmesi item	3,520	105,600	1,267,200
Total variable Expense (B)	3,520	105,600	1,267,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		0	0
Electricity Bill		250	3,000
Transportation		200	2,400
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		0	0
Salary (self)		5,000	60,000
Gard		0	0
Genator		0	0
Total fixed Cost (D)		5,850	70,200
Net Profit (E) [C-D]		8,550	102,600

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Seclo	19	876	16,644	15	13,140	29,784
napa	18	350	6,300	15	5,250	11,550
Losectil	12	430	5,160	15	6,450	11,610
Eso	10	440	4,400	15	6,600	11,000
Maxpro	21	616	12,936	10	6,160	19,096
Cef 3	22	528	11,616	10	5,280	16,896
Afixime	38	316	12,008	10	3,160	15,168
Ei max	28	140	3,920	12	1,680	5,600
Rex	22	110	2,420	15	1,650	4,070
Security			0	0	0	0
Others			24,596	0	630	25,226
Total			100,000		50,000	150,000

Source of Finance

■ Entrepreneur's contribution 1,00,000
 ■ Investor's Investment 50,000
 ■ Total 1,50,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Farmesi item	5,200	156,000	1,872,000	1,965,600	2,063,880
Total Sales (A)	5,200	156,000	1,872,000	1,965,600	2,063,880
Less. Variable Expense					
Farmesi item	4,576	137280	1647360	1729728	1816214.4
Total variable Expense (B)	4,576	137,280	1,647,360	1,729,728	1,816,214
Contribution Margin (CM) [C=(A-B)	624	18,720	224,640	235,872	247,666
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		250	3,000	3,000	3,000
Transportation		200	2,400	2,400	2,400
Mobile Bill		200	2,400	2,400	2,400
Entertainment		200	2,400	2,400	2,400
Salary		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		5,850	70,200	70,200	70,200
Net Profit (E) [C-D)		12,870	154,440	165,672	177,466
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	154,440	165,672	177,466
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		134,440	280,112
	Total Cash Inflow	204,440	300,112	457,578
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	134,440	280,112	437,578

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 16 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Muradpur bazar,
Kaliakor ,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

নির্বাহিতঃ রত্নমানিঃ রানিঃ

মেডিসিন ও বক্ষ ব্যাধি অভিজ্ঞ

ডাঃ এম.এ খালেদ

এম বি বি এস (ঢাকা) পি.জি.টি (ব্যাধি মেডিসিন)
সাবেক মেডিকেল অফিসার, এন.টি.আর.এস হাসপাতাল
রোগী সেবার সময়ঃ প্রতি শুক্রবার বিকাল ৪টা থেকে রাত ৭ টা পর্যন্ত।

চেম্বারঃ মা ফার্মেসী

এখানে সকল প্রকার দেশী-বিদেশী ঔষুধ সুন্দর মূল্যে বিক্রয় করা হয়।
মুরাদপুর বাজার (পিপনিং মিলস সল্যুশন) কালিয়াকের, খাজীপুর।
দিবায়ালের অন্যান্যঃ ০১৯২২-৬৬৯৬৬৭৬ এখানে ডায়ালিসিস পরিচালনা করা হয়।



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FAMILY PICTURE

