

Proposed NU Business Name: **LAKY PHARMACY**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOTALEB HOSSAIN MAJUMDER
Age	:	01-01-1989 (28 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	0 Son & 0 Daughter
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Matia Goda, P.O: Chadgazi, P.S: Chagolnya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURER NEHER MAJUMDER
(iii) Father's name	:	MD.ABU TAHER MAJUMDER
(iv) GB member's info	:	Branch: Moha Maya, Centre # 01 (Female), Member ID: 5284/2, Group No: 03 Member since 01-05-1991 (26Years) First loan: BDT 5,000
Further Information:		Existing Loan: 40,000/-Outstanding Loan :-/
(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 and Training Info	:	10 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	Fish Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-124030
Mother's Contact No.	:	01814-119542
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURER NEHER MAJUMDER joined Grameen Bank since 26 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	LAKY PHARMACY
Location	:	Chad Gazi Bazar,chagolnya, Feni
Total Investment in BDT	:	BDT 3,20,000/-
Financing	:	Self BDT 2,50,000/-(from existing business) 78% Required Investment BDT 70,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He run his business.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Average 20 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Seklo,Mek Three,T-shek,Furex,Lokestil,ETC	2100	63000	756000
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Seklo,Mek Three,T-shek,Furex,Lokestil,ETC	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1200	14400
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Intertainment		200	2400
Gard		300	3600
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		8600	103200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Seklo	55	500	27500	50	500	25000	52500
Make Three	30	421	12630	30	420	12600	25230
T shek	40	420	16800			0	16800
Furex	50	350	17500	50	350	17500	35000
Fiewbotil	40	540	21600			0	21600
Iktran	50	140	7000			0	7000
Ofkof	100	250	25000			0	25000
Security			100000			0	100000
Others			21970			14900	36870
	365	2621	250,000	130	1,270	70,000	320,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Seklo,Mek Three,T-shek,Furex,Lokestil,ETC	2600	78000	936000	982800	1031940
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Seklo,Mek Three,T-shek,Furex,Lokestil,ETC	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		1200	14400	14400	14400
Electric Bill		1000	12000	12300	12600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8600	99600	100180	100769
Net Profit (E)= [C-D]		7000	84000	88200	92610
Investment Pay Back			28.000	28.000	28.000

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	70,000		
1.2	Net Profit	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		56000	116200
	Total Cash Inflow	154,000	144,200	208,810
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	56,000	116,200	180,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

