

Proposed NU Business Name: **TUMPA PHARMACY**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPLOB SHARMA
Age	:	15-01-1982 (35 Years)
Education	:	DMS
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brothers , 01 Sister
Address	:	Vill: Katalia ; P.O: Miar Bazar ; P.S: Feni Sadar ; 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	:	AROTI RANI SHARMA
(iii) Father's name	:	LATE MODHUSUDON SHARMA
(iv) GB member's info	:	Branch: Kalidaho, Feni, Centre # 48 (Female), Member ID: 5666, Group No: 06 Member since: 16-05-2010 to Present (7 Years) First loan: BDT 6000/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT : 38,000
(v) Who pays GB loan installment	:	Self
(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 running business. 05 Years in own business. He has 06 month training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01835-914601
Family's Contact No.	:	01724-609123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AROTI RANI SHARMA joined Grameen Bank since 07 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	TUMPA PHARMACY
Location	:	Lalpol , Feni
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 170,000/- (from existing business) 77% Required Investment BDT 50,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 120 square ft
Security	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tablet, Capsule, Syrup, Injection etc▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tablet, Capsule, Syrup, Injection etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Tablet, Capsule, Syrup, Injection etc	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less Variable Expense			
Rent		500	6,000
Electricity bill		300	3,600
Transportation		900	10,800
Salary (self)		5,000	60,000
Entertainment		500	6,000
Night Guard		160	1,920
		250	3,000
Mobile bill		300	3,600
Total fixed cost (D)		7,910	94,920
Net Profit (E)= [C-D]		4,090	49,080

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tablet	250	200	50,000	100	200	20,000	70,000
Capsule	60	500	30,000	30	500	15,000	45,000
Syrup	150	200	30,000	50	200	10,000	40,000
Injection	0	0	20,000	0	0	0	20,000
Subsedory	0	0	5,000	0	0	0	5,000
Others	0	0	15,000	0	0	5,000	20,000
Security	1	0	20,000	0	0	0	20,000
Total	461	900	170,000	180	900	50,000	220,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
Tablet, Capsule, Syrup, Injection etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1800000	1890000	1984500
Less Variable Expense					
Tablet, Capsule, Syrup, Injection etc	4,500	135,000	1620000	1701000	1786050
Total variable Expense (B)	4,500	135,000	1620000	1701000	1786050
Contribution Margin (CM) [C=(A-B)	500	15,000	180000	189000	198450
Less Variable Expense					
Rent		500	6,000	6,000	6,000
Electricity bill		500	6,000	6,500	7,000
Transportation		1,000	12,000	12,500	13,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Night Guard		160	1,920	1,920	1,920
Generator		250	3,000	3,000	3,000
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		8,310	99,720	100,920	102,220
Net Profit (E)= [C-D]		6,690	80,280	88,080	96,230
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	80,280	88,080	96,230
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60,280	128,360
	Total Cash Inflow	130,280	148,360	224,590
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	60,280	128,360	204,590

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









৩৮

৩৮

৩৮



—
ধর্মীয় ব্যাংক

মহাজ্ঞানের পার্শ্ববর্তী

৩৮

নাম	শাহী আলী/মহাজ্ঞানের পার্শ্ববর্তী
কেন্দ্রের নাম	কেন্দ্রীয়/মহাজ্ঞানের পার্শ্ববর্তী
শাখা	কেন্দ্রীয়/মহাজ্ঞানের পার্শ্ববর্তী

FAMILY PICTURE

