

Proposed NU Business Name: NIJHUM PHARMACY



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAHJAHAN HOSSAIN
Age	:	02/03/1985 (32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother 4 Sisters
Address	:	Vill: North Khamer, P.O: Khamer-1730, P.S: Kapashia, 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	:	ROKEYA BEGUM
(iii) Father's name	:	OMOR ALI
(iv) GB member's info	:	Branch: Torgaon, Centre # 1 (Female), Member ID: 5480, Group No: 10 Member since: 10/07/1998 to 2017 (19 Years) First Loan: BDT 5,000 /-, Existing Loan: 30,000/- Outstanding Loan: BDT 25,380/-
Further Information:		
(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	:	06 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-174072
Family's Contact No.	:	01627-589628
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 19 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 Info4

Business Name	:	NIJHUM PHARMACY
Location	:	Lotapata Bazar, Khamer, Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,65,000/-
Financing	:	Self BDT 1,15,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14 ft x 10 ft = 140 sq. ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various medicine items.▪Average 17% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Kapashia Bazar.▪Agreed grace period is 3 months.

Existing Business

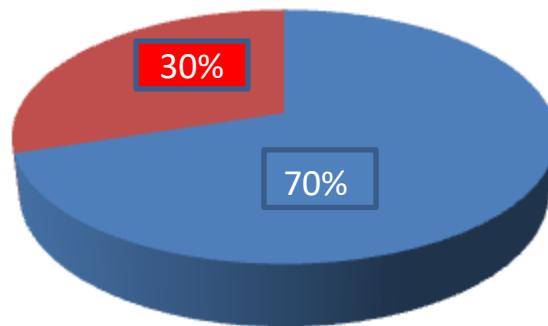
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Medicine Items	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Medicine Items	2,490	74,700	8,96,400
Total variable Expense (B)	2,490	74,700	8,96,400
Contribution Margin (CM) [C=(A-B)]	510	15,300	1,83,600
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		100	1,200
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,050	84,600
Net Profit (E) [C-D]		8,250	99,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
Agithromycine	35 Box	550	19,250	15 Box	550	8,250	27,500
Seporoxim	20 Box	520	10,400	20 Box	520	10,400	20,800
Siprocin	25 Box	380	9,500	25 Box	380	9,500	19,000
Sebixim	20 Box	600	12,000	20 Box	600	12,000	24,000
Clofoxosolin	25 Box	320	8,000	-	-	-	8,000
Amoxocilin	20 Box	280	5,600	20 Box	280	5,600	11,200
Clindamycine	6 Box	700	4,200	20 Box	700	14,000	18,200
Omiplazol	50 Box	480	24,000	-	-	-	24,000
Renitidin	40 Box	280	11,200	-	-	-	11,200
Others	-	-	10,850	-	-	10,250	21,100
Total			1,15,000			50,000	1,65,000

Source of Finance



■ Entrepreneur's Contribution- 1,15,000

■ Investor's Investment- 50,000

■ Total Investment-1,65,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)
Revenue (sales)				
Medicine Items	4,000	1,20,000	14,40,000	15,12,000
Total Sales (A)	4,000	1,20,000	14,40,000	15,12,000
Less. Variable Expense				
Medicine Items	3,320	99,600	11,95,200	12,54,960
Total variable Expense (B)	3,320	99,600	11,95,200	12,54,960
Contribution Margin (CM) [C=(A-B)]	680	20,400	2,44,800	2,57,040
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		100	1,200	1,400
Transportation		800	9,600	12,000
Mobile Bill		350	4,200	4,400
Entertainment		150	1,800	2,000
Guard		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Total Fixed Cost		7,400	88,800	91,800
Net Profit (E) [C-D]		13,000	1,56,000	1,65,240
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,56,000	1,65,240
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,26,000
	Total Cash Inflow	2,06,000	2,91,240
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	1,26,000	2,61,240

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

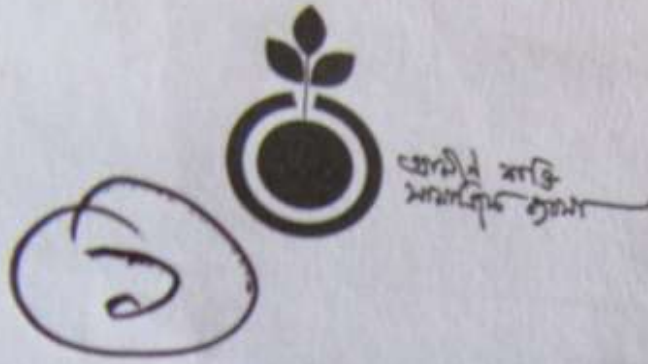
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি

প্রস্তাবিত নবীন উ

প্লেয়ার নাম:

নিকুম ফার্মেসী

নিটের নাম:

কাসিমিয়া সাদীপুর প্রব

যাত্রার সংক্ষিপ্ত জীবন বৃত্তান্ত:

কারুণীকান হোসেন

তারিখ:

৩১/৫/১৮

জন্ম তারিখ:

০১/১৯৭৮





FAMILY PICTURE

