

Proposed NU Business Name: **SAYMA PHARMACY**



Project identification and prepared by: MD.SAIDUL AMIN
Parshuram,Feni.

Project verified by: Susasnto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.MUSA
Age	:	05-02-1985(33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	03 Sisters, 03 Brothers
Address	:	Vill: Modhu gram, P.O:Subar Bazar, P.S: Porshuram, 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	:	ANOWARA BEGUM
(iii) Father's name	:	LATE:CHAN MIAH
(iv) GB member's info	:	Branch: Porshuram, Centre # 26(Female), Member ID:2428, Group No: 04 Member since: 10-05-2005-2010 (5 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: Nill
(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	:	3 years experience in running business. He has training 2 years
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-064715
Mother's Contact No.	:	01858-172620
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 12 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	SAYMA PHARMACY
Location	:	Collage Road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 299,200/-
Financing	:	Self BDT 249,200 (from existing business) 83% Required Investment BDT 50,000 (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square ft
Security of the shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tablet, Capsules' alain etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

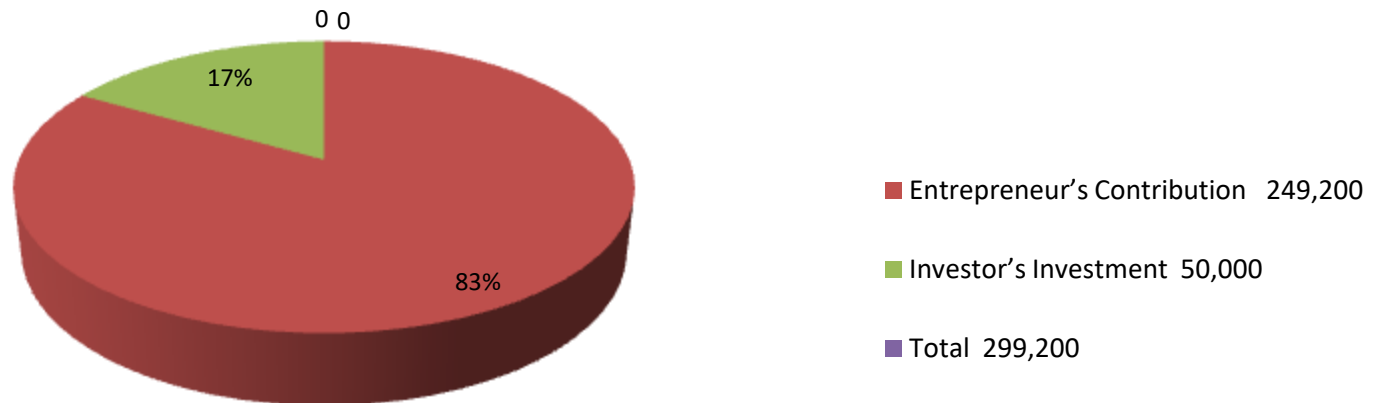
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Tablet,Capsul,Salain,etc	2,500	75,000	900,000
Total Sales(A)	2,500	75,000	900,000
Less Variable Expense (B)			
Tablet,Capsul,Salain,etc	2,000	60,000	720,000
Total Variable Expense	2,000	60,000	720,000
Contributon Margin (CM) [C=(A-B)]	500	15,000	180,000
Less Fixed Expense			
Rent		1,500	18,000
Electric Bill		300	3,600
Transportation		500	6,000
Salary (Self)		5,000	60,000
Entertainment		300	3,600
Guard		100	1,200
Generator		100	1,200
Mobile Bill		300	3,600
Total Fixed Cost (D)		8,100	97,200
Net Profit (E)= [C-D]		6,900	82,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
tablet	15,000	10,000	25,000
capsul	7,000	10,000	17,000
salain	2,000	10,000	12,000
injection	1,200	10,000	11,200
dental chair	50,000	10,000	60,000
dental scaler	24,000	0	24,000
others	50,000	0	50,000
security	100,000	0	100,000
Total	249,200	50,000	299,200

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2
Revenue(Sales)				
Tablet, Capsul, Salain etc	3000	90000	1080000	1134000
Total Sales(A)	3000	90000	1080000	1134000
Less Variable Expense (B)				
Tablet,Capsul,Salain,etc	2400	72000	864000	907200
Total Variable Expense	2400	72000	864000	907200
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800
Less Fixed Expense				
Rent		1500	18000	18000
Electric Bill		300	3600	3900
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Entertainment		300	3600	3600
Gard		100	1200	1200
Generator		100	1200	1200
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		8100	96000	96700
Net Profit (E)= [C-D]		9900	118800	124740
Investment Pay Back			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	118800	124740
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		88,800
	Total Cash Inflow	168,800	213,540
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	88,800	183,540

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 05Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Collage
road, Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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স্বাস্থ্য
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সায়মা

ফার্মেসী

এন্ড ডেন্টাল কেয়ার

এখানে যাবতীয় দেশী-বিদেশী সকল প্রকার ঔষধ পাইকারী ও খুচরা

বিক্রয় করা হয় এবং দাঁতের সকল প্রকার চিকিৎসা করা হয়।



সায়মা ফার্মেসী এন্ড ডেন্টাল কেয়ার মোবাইল: ০১৭১১১১১১১১

সায়মা ফার্মেসী এন্ড ডেন্টাল কেয়ার মোবাইল: ০১৭১১১১১১১১

