

Proposed NU Business Name: **SORMA PHARMACY**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni

Project verified by: Susanto Kumar Biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MIHIR KUMAR SHIL
Age	:	11/01/1984 (33Years)
Education, till to date	:	S.S.C
Marital status	:	unmarried
Children	:	Sons Daughter
No. of siblings:	:	03 Brother 01 Sisters
Address	:	Vill: Sofor pur P.O: Ahmed pur, P.S: Sonagazi, 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	:	MIRA RANI SHIL
(iii) Father's name	:	NIRMOL CHONDRO SHIL
(iv) GB member's info	:	Branch: Mongol kandi, Centre #13/(Female), Member ID:4672/3, Group No: 06 Member since: 12-04-1991 First loan: BDT 2,000/- Existing loan: BDT 25,000/- Outstanding loan: BDT 15210/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	17 Years Experience In Running Business. He Has 01 Year LMEF Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01814-900348
Mother's Contact No.	:	01879-536355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MIRA RANI SHIL joined Grameen Bank since 26 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

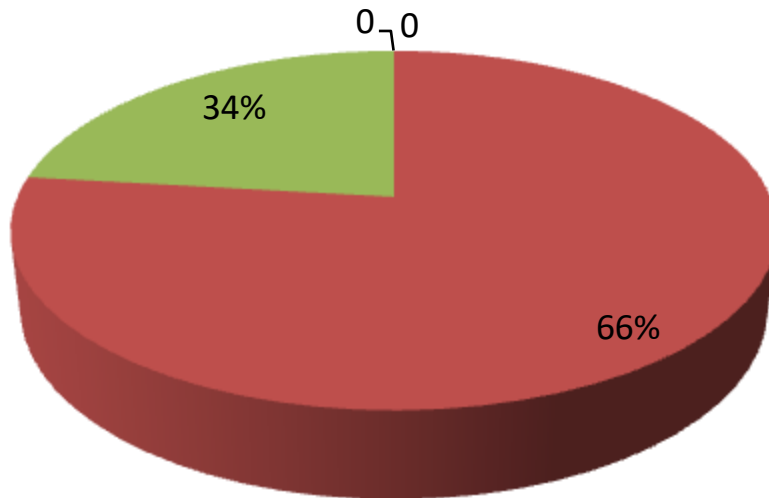
Business Name	:	SORMA PHARMACY
Location	:	Sofor pur Tulatoli Bazar, Sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,49,200/-
Financing	:	Self BDT 99,200/- (From Existing Business) 66% Required Investment Bdt,50,000(as Equity) 34%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	25,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Ciprol Tab., Omiprzole Tab. ,Inspra Tab., & others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing 0 Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Ciprol Tab.,Omiprzole Tab. ,Inspra Tab., & others.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Ciprol Tab.,Omiprzole Tab. ,Inspra Tab., & others.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		700	30000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		6000	72000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ciprol	60	420	25,200	50	420	21,000	46,200
Omirazole	40	500	20,000	40	500	20,000	40,000
Inspra	20	200	4,000	0	0	0	4,000
Others	0	0	25,000	0	0	9,000	34,000
Security	0	0	25,000	0	0	0	25,000
						0	0
Total	120	1120	99,200	90	920	50,000	149,200



Entrepreneur's Contribution	99,200	66%
Investor's Investment	50,000	34%
Total	149,200	

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
silver disk,jug,paint,iron,electronic etc.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	3400	102000	1224000	1285200	1349460
Total Variable Expense	3400	102000	1224000	1285200	1349460
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		7500	90000	90580	91169
Net Profit (E)= [C-D]		10500	126000	132300	138915
Investment Pay Back			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	126,000	132300	138915
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		106000	218300
	Total Cash Inflow	176,000	238,300	357,215
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	106,000	218,300	337,215

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 1Family:0 Others:17
Experience & Skill : 08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop:Soforpur Tulatoli
Bazar,Sonagazi, Feni..
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures







স্বাধীনতা পরিষদ

আল্লামা খানজাহাঙ্গীর

মিহির কুমার শীল

মোবাইল নং ০১৮১৪.২০০৩৪৮

আল্লামার পুর জলাশয়