

Proposed NU Business Name: HAQUE PHARMACY



Project identification and prepared by: Ramendra Nath Halder
Sonagazi, Feni

Project verified by: Susanto Kumar Biwshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ATIQR RAHMAN
Age	:	10/06/1989 (28Years)
Education, till to date	:	H.S.C
Marital status	:	UnMarried
Children	:	Sons Daughter
No. of siblings:	:	03 Brother 02 Sisters
Address	:	Vill: AwrarkhillP.O: Kazir hat, 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	:	RAZIA BEGUM
(iii) Father's name	:	LATE: MAINUL HAQUE
(iv) GB member's info	:	Branch: Chor dorbesh, Centre # 36/(Female), Member ID:3063/1, Group No: 04 Member since: 28-02-2012 (6 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 7680/-
(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	:	08 Years Experience 06 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01811-003814
Mother's Contact No.	:	01831-430458
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. SonagaziUnit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAZIA BEGUM joined Grameen Bank since 06 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

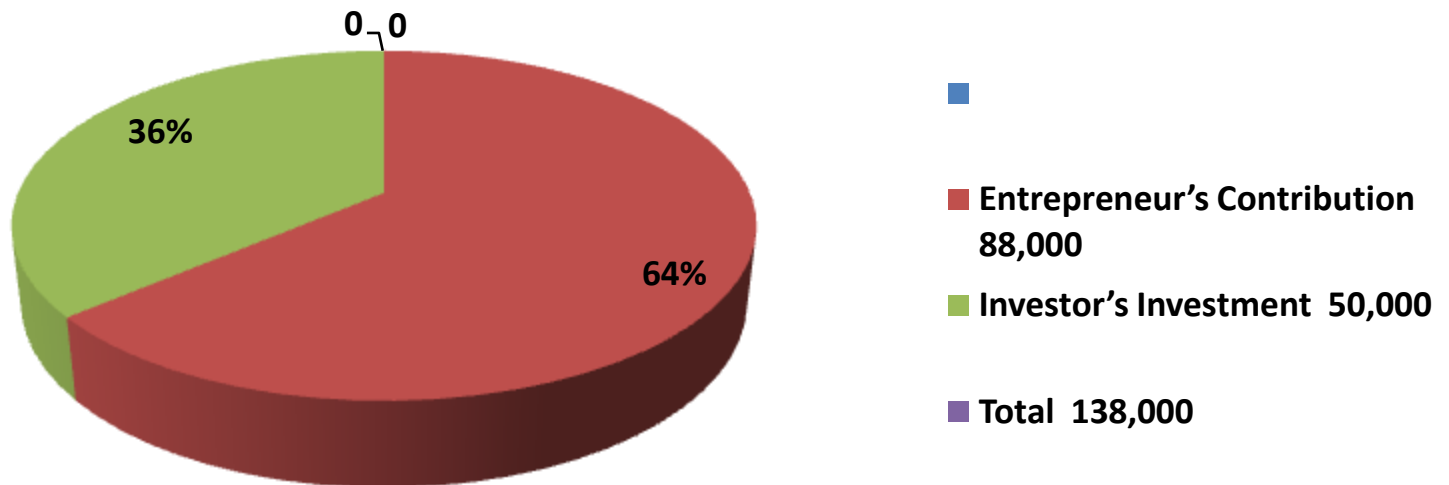
Business Name	:	HAQUE PHARMACY
Location	:	Kazir hat Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1,38,000/-
Financing	:	Self BDT 88,000/- (From Existing Business) 64% Required Investment Bdt,50,000(as Equity) 36%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20 Ft X 15 ft. = 300 Square Ft
Security Of The Shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cef-3,Ciprocin,Seclo,Lowsectile& etc.▪Average 15% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cef-3,Ciprocin,Seclo,Lowsectile& etc.	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Cef-3,Ciprocin,Seclo,Lowsectile& etc.	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		1800	30000
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		3150	37800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cef-3	18	450	8,000	44	450	19,800	27,800
Ciprocin	30	500	15,000	60	500	30,000	45,000
Dexlos	10	500	5,000	0	0	0	5,000
Others	0	0	50,000	0	0	200	50,200
Secqurity	0	0	10,000			0	10,000
Total	58	1450	88,000	104	950	50,000	138,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Cef-3,Ciprocin,Seclo,Lowsectile& etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Cef-3,Ciprocin,Seclo,Lowsectile& etc.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		1800	21600	21600	21600
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8100	93600	94000	94400
Net Profit (E)= [C-D]		7650	91800	96390	101210
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	91,800	96390	101209.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71800	148190
	Total Cash Inflow	141,800	168,190	249,400
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	71,800	148,190	229,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0
Others:08 Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Kazir hat Bazar,sonagazi,
Feni
Regular customers:

THREATS

Theft
Fire
Political unrest

Pictures





