

Proposed NU Business Name: **JAHAN FARMACI AND PHOJIOTHIROPY CENTER**



Project identification and prepared by: Aman ulla
Dagonvuiyan Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FAZLUL HOQUE ARMAN
Age	:	02-03-1991 (26 Years)
Education, till to date	:	M.A
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	05 Brothers, 03 Sisters
Address	:	Villi: Ramnogar, P.O: Ramnogar, P.S: Dagonbhuyain, 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	:	NUR JAHAN BEGUM
(iii) Father's name	:	SAIDUL HOQUE
(iv) GB member's info	:	Branch:Dagonbhuyain, Centre # 08(Female), Member ID: 5318, Group No: 06 Member since: 2004-2008 (05Years) First loan: BDT 10,000 /-
Further Information:		Existing Loan: BDT 20000 , Outstanding loan: Nill
(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...)

<i>Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)</i>	<i>:</i>	<i>Nil</i>
<i>Business Experiences and Training Info</i>	<i>:</i>	<i>05years experience in running business. 02 Years in own business.</i>
<i>Training Info</i>	<i>:</i>	<i>He has 03 training</i>
<i>Other Own/Family Sources of Income</i>	<i>:</i>	
<i>Other Own/Family Sources of Liabilities</i>	<i>:</i>	<i>None</i>
<i>Entrepreneur Contact No.</i>	<i>:</i>	<i>01812619661</i>
<i>Family's Contact No.</i>	<i>:</i>	<i>01832163047</i>
<i>NU Project Source/Reference</i>	<i>:</i>	<i>Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuyain Unit, Feni</i>

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NUR JAHAN BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JAHAN FARMACIY AND PHOJIOTHIROPY CENTER
Location	:	Fazilargat road, Doganbhuyain,Feni.
Total Investment in BDT	:	BDT 288440/-
Financing	:	Self BDT 238440/- (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	:	20ft x 20 ft= 400 square ft
Security	:	1,50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; omeprazol,cefradin,Azithromycin,cefuroxime etc.▪Average 12% gain on sales.▪The shop is Ranted.▪The business is operating by entrepreneur. Existing One employee.▪One will be appointed after getting equity money Collects goods from Chittagong <ul style="list-style-type: none">▪Agreed grace period is 3 months.

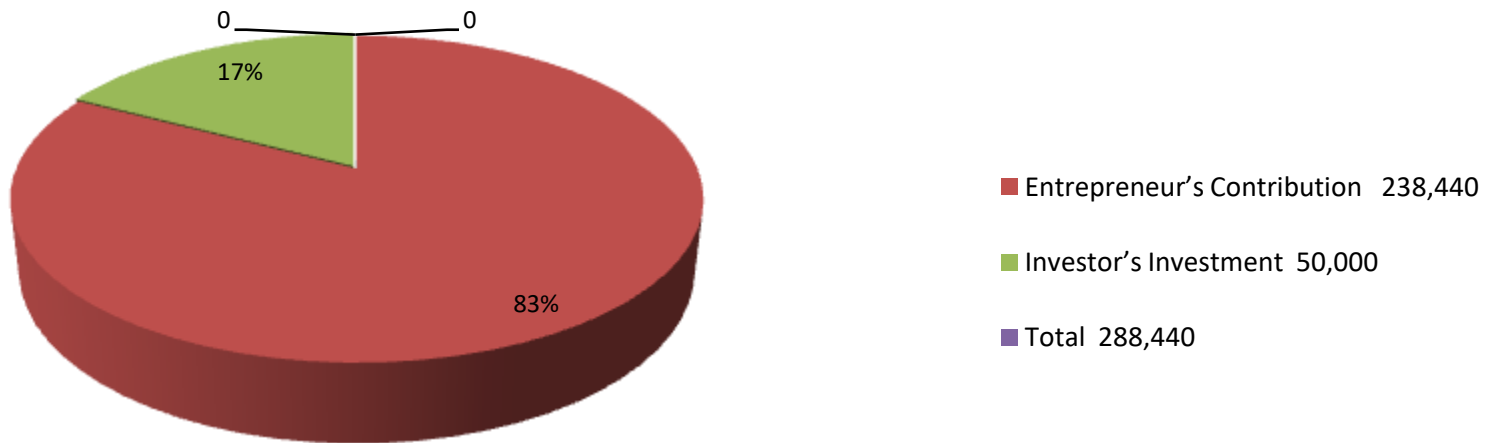
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
omeprazol,cefradin,Azithromycin,cefuroxime	8,000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less Variable Expense			
omeprazol,cefradin,Azithromycin,cefuroxime	7040	211200	2534400
Total variable Expense (B)	7040	211200	2534400
Contribution Margin (CM) [C=(A-B)]	960	28800	345600
Less Variable Expense			
Rent		6000	72000
Electricity bill		1000	12000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		300	3600
Gird		100	1200
Generator		300	3600
Mobile bill		500	6000
Total fixed cost (D)		19200	230400
Net Profit (E)= [C-D]		9600	115200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tab Zimax	10	420	4200	30	420	12600	16800
Tab Cef3 400	15	300	4500	0	0	0	4500
Cap Exum 20	10	700	7000	50	700	35000	42000
Cap Esonix 20	5	700	3500	0	0	0	3500
Cap Sergel20	15	700	10500	0	0	0	10500
Tab Fixix	8	800	6400	0	0	0	6400
Sup Frefix	12	195	2340	0	0	0	2340
others	0	0	50000	0	0	2400	52400
Security	0	0	150000	0	0	0	150000
Total			238440			50000	288440

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
omeprazol,cefradin,Azithromycin,cefuroxime	9700	291000	3492000	3666600
Total Sales (A)	9700	291000	3492000	3666600
Less Variable Expense				
omeprazol,cefradin,Azithromycin,cefuroxime	8536	256080	3072960	3226608
Total variable Expense (B)	8536	256080	3072960	3226608
Contribution Margin (CM) [C=(A-B)	1164	34920	419040	439992
Less Variable Expense				
Rent		6000	72000	72000
Electricity bill		1200	14400	18500
Transportation		1200	14400	18500
Salary (self)		5000	60000	60000
Salary(staff)		10000	120000	120000
Entertainment		300	3600	3600
Gird		100	1200	1200
Generator		300	3600	3600
Mobile bill		700	8400	9000
Total fixed cost (D)		24800	297600	306400
Net Profit (E)= [C-D]		10120	121440	127512
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	121440	127512
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		91,440
	Total Cash Inflow	171,440	218,952
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	91,440	188,952

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:00
Experience & Skill : 05 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





জাহান
ফার্মেসী

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পরিচালক : মোঃ জাহান্না হক আহমেদ
01812619661, 01832163047

জাহান
ফিজিওথেরাপি
সেন্টার





FAMILY PICTURE

