

Proposed NU Business Name: **KHAN PHARMACY & FLEXILOAD**



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## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. ABDUL MANNAN KHAN</b>
Age	:	12-12-1981(33 Years)
Education, till to date	:	L.M.F.P
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	5 Brother's 5 Sister's
Address	:	Vill: Vagunda P.O: Rajafoir P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MRS. AMENA KHATUN</b>
(iii) Father's name	:	<b>LATE. ABDUR ROSHID</b>
(iv) GB member's info	:	Branch: Deopara,Ghatail, Centre # 29(Female), Member ID: 2829/1, Group No: 04 Member since: 20-07-2007 (09Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 22740
(v) Who pays GB loan installment	:	Brother
(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.)	:	None
Business Experiences and Training Info	:	19 years experience in running business. He Has Trained 6 Months
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-562577
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AMENA** Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

## Proposed Nobin Udyokta Business Info

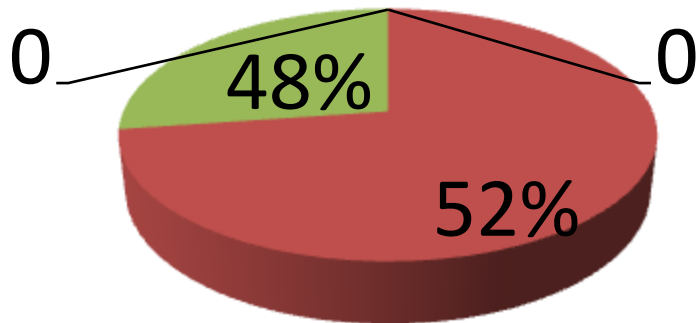
Business Name	:	<b>KHAN PHARMACY &amp; FLEXILOAD</b>
Location	:	Hamidpur,Ghatail , Tangail.
Total Investment in BDT	:	BDT 770,000 Taka
Financing	:	Self BDT 520,000 (from existing business) 52% Required Investment BDT 250,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 9,000 Taka.
Proposed Salary	:	BDT 9,000 Taka.
Size of shop	:	25 ft x 12 ft= 250 Square ft
Security of the shop	:	50,000 taka.
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like;Cyprocine,Jimex,Niutek,Napa Extra,Tuska,Dexporten,napa,Ace+,Alatrol,Calbody,Homiyopathi,Flexiload,Etc.</li> <li>▪Average 10% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing No Employee.</li> <li>▪The shope is rented.</li> <li>▪Collects goods from Local Area.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cyprocine,Jimex,Niutek,Napa Extra,Tuska,Dexporten,napa,Ace+,Alatrol,Calbody,Homiy opathi,Flexiload,etc.	4,000	120,000	1440000
Flexiload	2,000	60,000	720000
	0	0	0
<b>Total Sales (A)</b>	6,000	180,000	2160000
<b>Less. Variable Expense</b>			
Cyprocine,Jimex,Niutek,Napa Extra,Tuska,Dexporten,napa,Ace+,Alatrol,Calbody,Homiy opathi,Flexiload,etc.	3,200	96,000	1152000
Flexiload	1,944	58,320	699840
	0	0	0
<b>Total variable Expense (B)</b>	5,144	154,320	1851840
<b>Contribution Margin (CM) [C=(A-B)]</b>	856	25,680	308160
<b>Less. Fixed Expense</b>			
Rent		2000	24,000
Electricity Bill		350	4,200
Mobile Bill		300	3,600
Salary (self)		9000	108,000
Salary (stuff)		0	0
Transportation		1000	12,000
Entertainment		500	6,000
Genaretor		0	0
Guard		0	0
<b>Total fixed Cost (D)</b>	<b>0</b>	13150	157,800
<b>Net Profit (E) [C-D]</b>		<b>12,530</b>	<b>150,360</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cyprocine	200	420	84,000	200	420	84000	168,000
Jimex	220	420	92,400	200	420	84000	176,400
nutek	180	376	67,680			0	67,680
Napa Extra	100	300	30,000			0	30,000
Tuska	200	65	13,000	0	0	0	13,000
Dexporten	200	80	16,000			0	16,000
Napa	190	28	5,320			0	5,320
Ace +	100	402	40,200	0	0	0	40,200
Alatrol	80	450	36,000	100	450	45000	81,000
Calboady	88	150	13,200	50	200	10000	23,200
Homiyopathi	1	2,200	2,200	1	27000	27000	29,200
Flexiload	1	20,000	20,000			0	20,000
Security	1	100000	100,000			0	100,000
<b>Total</b>	<b>1561</b>	<b>124,891</b>	<b>520,000</b>	<b>551</b>	<b>28,490</b>	<b>250,000</b>	<b>770,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:520,000**  
**Investor Investment:250,000**  
**Total Investment:770,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Cyprocine,Jimex,Niutek,Napa Extra,Tuska,Dexporten,napa,Ace+,Alatrol,Ca lbody,Homiyopathi,Flexiload,Etc.	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Flexiload</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Total Sales (A)</b>	<b>7000</b>	<b>210000</b>	<b>2520000</b>	<b>2646000</b>	<b>2778300</b>
<b>Less. Variable Expense</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Cyprocine,Jimex,Niutek,Napa Extra,Tuska,Dexporten,napa,Ace+,Alatrol,Ca lbody,Homiyopathi,Flexiload,Etc.	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Flexiload</b>	<b>1944</b>	<b>58320</b>	<b>699840</b>	<b>734832</b>	<b>771573.6</b>
<b>Total variable Expense (B)</b>	<b>5944</b>	<b>178320</b>	<b>2139840</b>	<b>2246832</b>	<b>2359173.6</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1056</b>	<b>31680</b>	<b>380160</b>	<b>399168</b>	<b>419126.4</b>
<b>Less. Fixed Expense</b>					
<b>Rent</b>		<b>2000</b>	<b>24000</b>	<b>25200</b>	<b>26460</b>
<b>Electricity Bill</b>		<b>350</b>	<b>4200</b>	<b>4410</b>	<b>4630.5</b>
<b>Mobile Bill</b>		<b>350</b>	<b>4200</b>	<b>4410</b>	<b>4630.5</b>
<b>Salary (self)</b>		<b>9000</b>	<b>108000</b>	<b>113400</b>	<b>119070</b>
<b>Salary( stuff)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Transportation</b>		<b>1000</b>	<b>12000</b>	<b>12600</b>	<b>13230</b>
<b>Entertainment</b>		<b>550</b>	<b>6600</b>	<b>6930</b>	<b>7276.5</b>
<b>Generator</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Gurd</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Depriciation</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Fixed Cost</b>		<b>13250</b>	<b>159000</b>	<b>166950</b>	<b>175297.5</b>
<b>Net Profit (E) [C-D)</b>		<b>18430</b>	<b>221160</b>	<b>232218</b>	<b>243828.9</b>
<b>Investment Payback</b>			<b>100000</b>	<b>100000</b>	<b>100000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	<b>221160</b>	<b>232218</b>	<b>243828.9</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		<b>121160</b>	253378
	<b>Total Cash Inflow</b>	471160	353378	497207
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	250000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	<b>Total Cash Outflow</b>	350000	100000	100000
<b>3</b>	<b>Net Cash Surplus</b>	121160	253378	397207

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 19 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





মোঃ আবু সাইদ  
দৈনিক এক্স হসপিটাল





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দুইবার

ফ্রিক্সিলোড

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দ্যাক্স

দ্যাক্স



এখানে সব ধরনের  
সিফার্স করা হয়

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# FAMILY PICTURE