

# Proposed NU Business Name: **JONOSHEBA PHARMACY**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahman



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

Name	:	<b>JASIM UDDIN</b>
Age	:	12-06-1985 ( 32 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	02 Brothers 05 Sisters
Address	:	Vill: Kanchkura ,P.O: Uttorkhan ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Josna Begum
(iii) Father's name	:	Md. Sadek Miah
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 60 (Female), Member ID: 5783/1 , Group No: 06 Member since: 03-08-1991 to 2017 ( 26 Years) First loan: BDT = 4,000 /- Last Loan = 50,000/- Outstanding loan:= 13000/-
Further Information:		
(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...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has 1 month training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01933-340834
Family's Contact No.	:	01628-646397
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Josna Begum** joined Grameen Bank since 26 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Jonosheba Pharmacy
Location	:	Kanchkura,Uttorkhan,Uttorkhan,Dhaka
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 200,000/- (from existing business) 74% Required Investment BDT 70,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 10 ft= 160 square ft
Security of the shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Medicine.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is rented .</li><li>▪Collects goods from Midford.</li><li>▪Agreed grace period is 3 months.</li></ul>

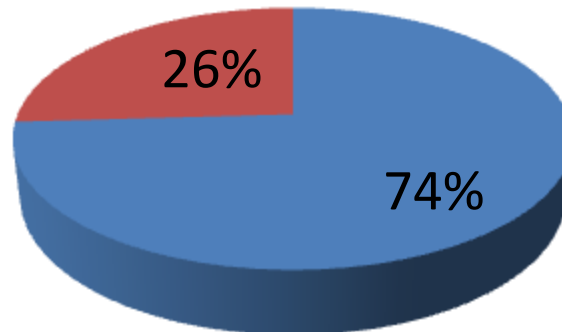
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	2,800	84,000	1,008,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less. Variable Expense</b>			
Medicine	2,240	67,200	806,400
<b>Total variable Expense (B)</b>	<b>2,240</b>	<b>67,200</b>	<b>806,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16,800</b>	<b>201,600</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		450	5,400
Transportation		1,500	18,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>9,950</b>	<b>119,400</b>
<b>Net Profit (E) [C-D]</b>		<b>6,850</b>	<b>82,200</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Sef - 3	25	365	9125	Sef - 3	10	365	3,650	12,775
Gmax	25	370	9250	Gmax	15	370	5,550	14,800
Ciprocine	30	390	11700	Ciprocine	12	390	4,680	16,380
Maxpro	45	610	27450	Maxpro	25	610	15,250	42,700
PPI	35	610	21350	PPI	15	610	9,150	30,500
Sergel	45	610	27450	Sergel	10	610	6,100	33,550
Atos	50	370	18500	Atos	20	370	7,400	25,900
Rivaital - 32	20	240	4800	Rivaital - 32	15	240	3,600	8,400
Tufnill	10	750	7500	Tufnill	10	750	7,500	15,000
Advance Security	0	0	40000				0	40,000
Others			22875	Others			7,120	29,995
<b>Total</b>			<b>200,000</b>				<b>70,000</b>	<b>270,000</b>

## Source of Finance

■ Entrepreneur's contribution 200000 
 ■ Investor's Investment 70000 
 ■ Total 270000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Medicine	3,800	114,000	1,368,000	1,436,400	1,508,220
0	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>	<b>1,436,400</b>	<b>1,508,220</b>
<b>Less. Variable Expense</b>					
Medicine	3,040	91,200	1,094,400	1,149,120	1,206,576
<b>Total variable Expense (B)</b>	<b>3,040</b>	<b>91,200</b>	<b>1,094,400</b>	<b>1,149,120</b>	<b>1,206,576</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>760</b>	<b>22,800</b>	<b>273,600</b>	<b>287,280</b>	<b>301,644</b>
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		472.5	5,670	5,954	6,251
Transportation		1,650	19,800	20,790	21,830
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>10,323</b>	<b>123,870</b>	<b>126,164</b>	<b>128,572</b>
<b>Net Profit (E) [C-D]</b>		<b>12,478</b>	<b>149,730</b>	<b>161,117</b>	<b>173,072</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	149,730	161,117	173,072
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		121,730	254,847
	<b>Total Cash Inflow</b>	<b>219,730</b>	<b>282,847</b>	<b>427,919</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>121,730</b>	<b>254,847</b>	<b>399,919</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Own Business : 04 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



# জনসেবা ফার্মেসী

এখানে সকল প্রকার দেশী- বিদেশী ডাক্তারী ঔষধ সুলভ মূল্যে পাওয়া যায়।

প্রোঃ মোঃ জামিল উদ্দিন  
019333-40834

সকল ঔষধ, ডাক্তারী  
সেবা, চিকিৎসা, যন্ত্রপাতি

এখানে  
সকল  
প্রকার  
ঔষধ  
ফ্রিজি  
লোড  
MB  
কার্ড  
রিচার্জ  
কার্ড  
পাওয়া  
যায়।

ঔষধ

ঔষধ

এখানে  
সকল  
প্রকার  
ঔষধ  
ফ্রিজি  
লোড  
MB  
কার্ড  
রিচার্জ  
কার্ড  
পাওয়া  
যায়।



















# FAMILY PICTURE

