

Proposed NU Business Name: ZIA PHARMACY



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nabin Udyokta

Name	:	MD ZIAUR RAHMAN
Age	:	16-12-1994 (23 Years)
Education, till to date	:	Degree
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother, 04 Sisters
Address	:	Vill: Boliar pur, P.O: Nagor Konda, P.S: Savar, 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	:	MST. REJIA BEGUM
(iii) Father's name	:	MD TARA MIAH
(iv) GB member's info	:	Branch: Bongaon, Savar, Centre # 33 (Female), Member ID: 6785/1, Group No: 21 Member since: 21-11-2015 (3 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 20,000/-, Outstanding loan: 16,390 /-
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Pharmacy Business
Business Experiences and Training Info	:	4 years experience in running business. 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-726795
Family's Contact No.	:	01721-168821
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. REJIA BEGUM Joined Grameen Bank Since 3 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

Proposed Nobin Udyakta Business Info

Business Name	:	ZIA PHARMACY
Location	:	Boliar Pur, Saver, Dhaka.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,50,000(from existing business) 71% Required Investment BDT 60,000 (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	8 ft. x 14 ft. = 112 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Pharmacy Business.▪The business is operating by entrepreneur. Existing 0 Employees.▪The business is under renting.▪Collects goods from Hemayetpur.▪Agreed grace period is 3 months.

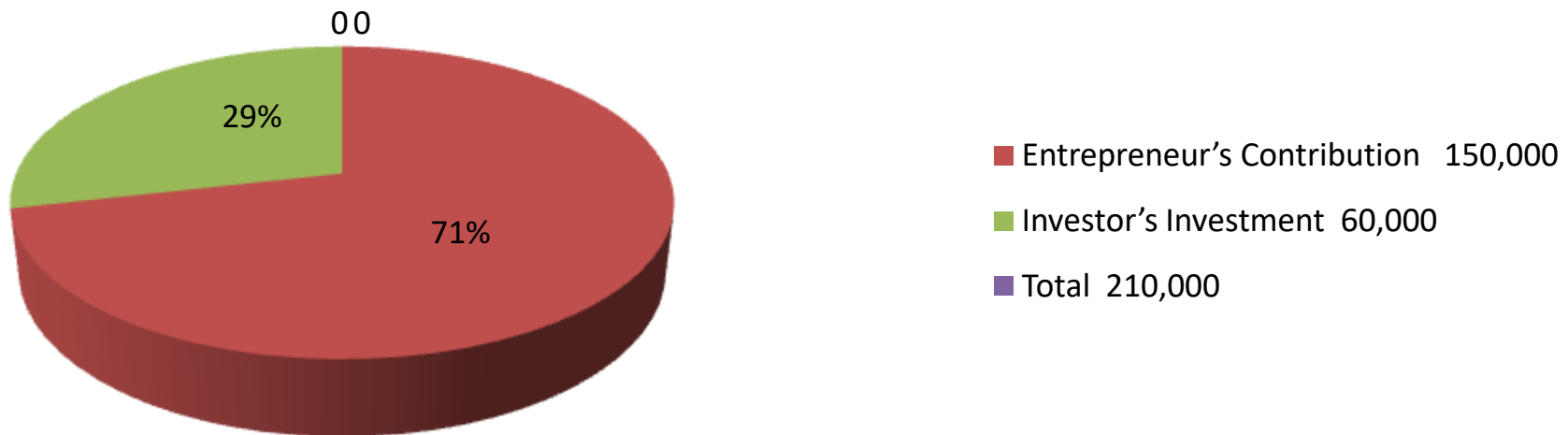
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine item	2000	60000	720000
	0	0	0
Total Sales (A)	2000	60000	720000
Less Variable Expense			
Medicine item	1600	48000	576000
Total variable Expense (B)	1,600	48000	576000
Contribution Margin (CM) [C=(A-B)	400	12000	144000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		400	4800
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		10,100	121200
Net Profit (E)= [C-D]		1,900	22800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sirap item	400	200	80,000	0	0	30,000	110,000
Tablet item	0	0	50,000	0	0	20,000	70,000
Injection	100	100	10,000	0	0	0	10,000
Others	0	0	0	0	0	10,000	10,000
Advance	0	0	10,000	0	0	0	10,000
Total	0	0	150,000	0	0	60,000	210,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Medicine item	2500	75000	900000	945000	992250
	0	0	0	0	0
Total Sales (A)	2500	75000	900000	945000	992250
Less Variable Expense					
Medicine item	2000	60000	720000	756000	793800
			0		
Total variable Expense (B)	2,000	60000	720000	756000	793800
Contribution Margin (CM) [C=(A-B)	500	15000	180000	189000	198450
Less Variable Expense					
Rent		3,000	36000	36,000	36000
Electricity bill		500	6000	6500	7000
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		100	1200	1200	1200
Generator		400	4800	4800	4800
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		10,500	121,200	122,300	123400
Net Profit (E)= [C-D]		4500	54000	66,700	75050
Investment Payback			24,000	24,000	24,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	54,000	66,700	75050
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		30,000	72700
	Total Cash Inflow	114000	96700	147750
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	30,000	72700	123750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Boliar pur, Saver, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
---	---	---	---	---	---	---	---	---	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----

KEMERDEHAAN SINDHIA

2020

SHREE LAXMI GOVERNMENT TAVAR CAFE HOSPITAL

2020

41



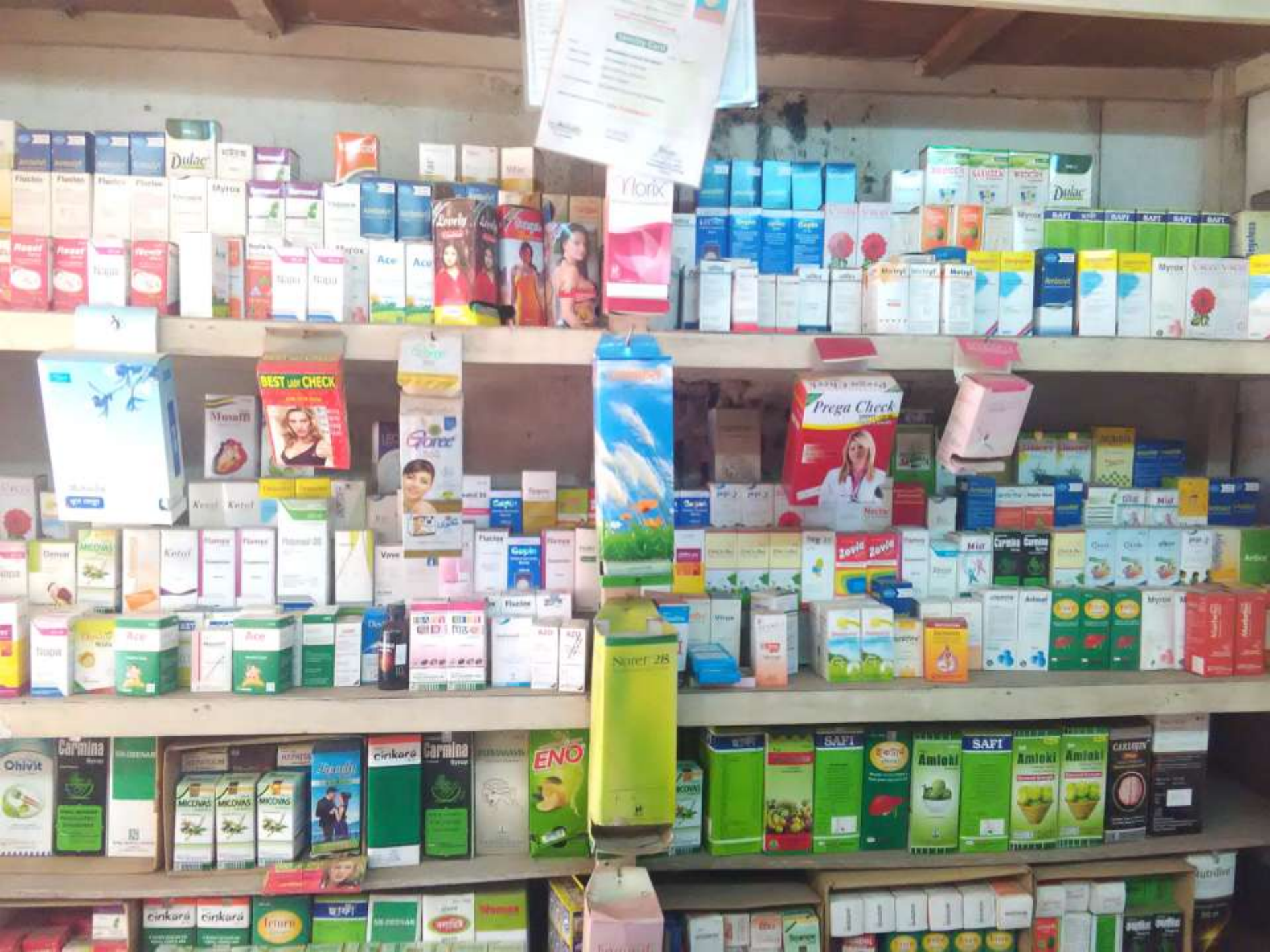
99%

Paricel









White paper hanging from the top of the shelf, containing text and a logo, possibly a pharmacy notice or advertisement.

Top shelf containing various medicine boxes. Visible brands include Dulac, Myrox, Florix, and others. Some boxes are white with blue accents, while others are red or yellow.

Middle shelf containing various medicine boxes. Visible brands include Prega Check, Florix, and others. Some boxes are white with blue accents, while others are red or yellow.

Bottom shelf containing various medicine boxes. Visible brands include Ohivit, Carmina, ENO, and others. Some boxes are white with green accents, while others are red or yellow.

Very bottom shelf containing various medicine boxes. Visible brands include cinkara, jenna, and others. Some boxes are white with green accents, while others are red or yellow.



Top shelf (left): Digen, JINSANT, JINSAN, Carmio, Womex, Genamix, Ambocin, Ambocin.

Top shelf (middle): Famyl 50, Metrol 50, Camlin 20, Terebinthol, Hapti.

Top shelf (right): OM 200, Brackof, Azel, Curot 500, Accox 500, Ortac, Lyovit, Accox 500, Accox 500.

Second shelf (left): Various boxes and bottles of medicine, including some with pink and white packaging.

Second shelf (middle): Lenu, SAFI, ALKALI, Lenu, various bottles and boxes.

Second shelf (right): Various boxes and bottles of medicine, including Lyovit.

Third shelf (left): SAFI, various boxes of medicine.

Third shelf (middle): Various boxes and bottles of medicine, including Parthar.

Third shelf (right): Various bottles of medicine, including Lyovit.

Bottom left: Cardboard box containing blue packets.

Bottom right: Blue plastic stool with a perforated top.



FAMILY PICTURE