

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



Project identification and prepared by: MD.ANISAR RAHAMAN  
Parshuram, Feni.

Project verified by: Shusanto Kumar biswas.



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MOHAMMED YOUNUS</b>
Age	:	18-07-1984( 34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	03 Sons
No. of siblings:	:	04 Sisters, 04 Brothers
Address	:	Vill:North Paglirkul. P.O:Shaldhor Bazar P.S: Porshuram, 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	:	<b>LATE:NURER NESHA</b>
(iii) Father's name	:	<b>NUR AHAMMAD</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 84(Female), Member ID:3952/2, Group No: 02 Member since: 10-05-2003-2008(5 Years) First loan: BDT 3,000/- Existing loan: BDT 000/- Outstanding loan: 000/-
Further Information:		
(v) Who pays GB loan installment	:	No
(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	:	Nil
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01811706181
Mother's Contact No.	:	01872583333
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE: NURER NESHA** joined Grameen Bank since 14 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

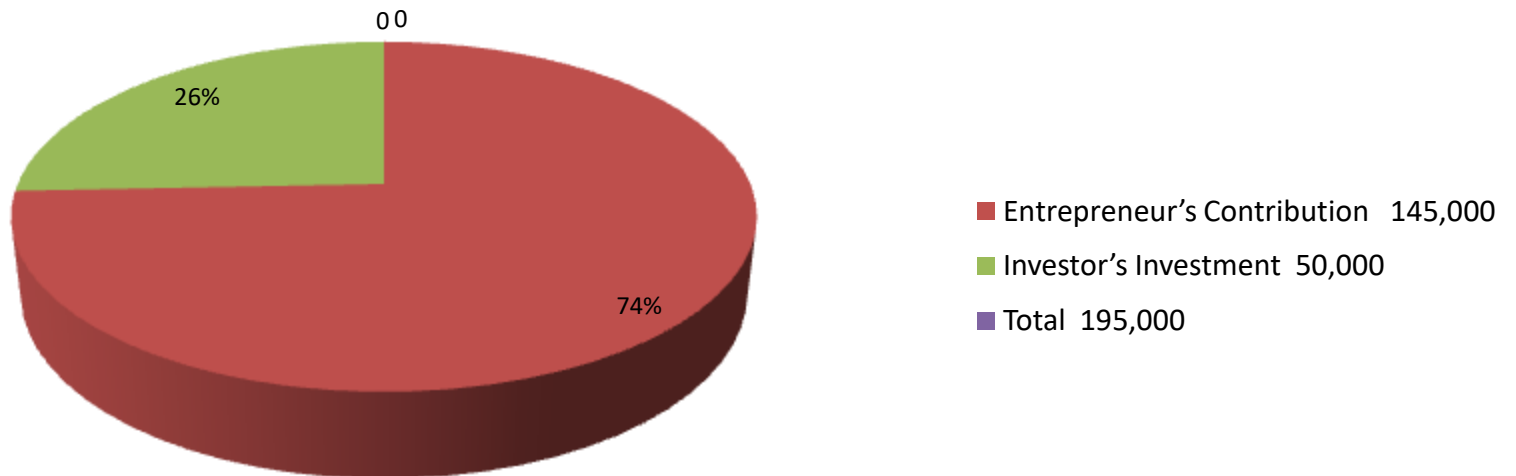
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>BHAI BHAI PHARMACE AND LOAD CENTER</b>
Location	:	Rajoshpur Bazar, Porshuram, Feni.
Total Investment in BDT	:	BDT 195,000/-
Financing	:	Self BDT 145000(from existing business) 74% Required Investment BDT,50,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft. = 150square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Madicine,load,others..</li> <li>▪Average 10% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 0employee.</li> <li>▪He is doing his business in renting place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
madicine,Gp load,Robi load,others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
madicine,Gp load,Robi load,others	2700	81000	972000
<b>Total Variable Expense</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9000</b>	<b>108000</b>
<b>Less Fixed Expense</b>			
Rent		600	7200
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		300	3600
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>7500</b>	<b>90000</b>
<b>Net Profit (E)= [C-D]</b>		<b>1500</b>	<b>18000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
madicine	0	0	120,000			30,000	150,000
gp load	0	0	5,000			5,000	10,000
robi load	0	0	5,000			10,000	15,000
banglalink load	0	0	5,000			5,000	10,000
security	0	0	10,000			0	10,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>145,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>195,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
madicine,Gp load,Robi load,others	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
madicine,Gp load,Robi load,others	3600	108000	1296000	1360800	1428840
<b>Total Variable Expense</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>1360800</b>	<b>1428840</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>	<b>151200</b>	<b>158760</b>
<b>Less Fixed Expense</b>					
Rent		600	7200	7200	7200
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		300	3600	3600	3600
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>7500</b>	<b>86400</b>	<b>86980</b>	<b>87569</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>	<b>56700</b>	<b>59535</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	54,000	56700	59535
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		34000	70700
	<b>Total Cash Inflow</b>	<b>104,000</b>	<b>90,700</b>	<b>130,235</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>34,000</b>	<b>70,700</b>	<b>110,235</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 15Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Rajoshpur  
Bazar,parshoram,feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









গ্রামীণফোন

ভাই-ভাই ফার্মেসী  
রাজেশপুর বাজার, পশুরাম, ফেনী

ভাই ভাই ফার্মেসী

প্রোগ্রামার ইউনুছ

মোবাইল- ০১৮১১৭০৬১৮১

B.R.M.P ট্রেনিং প্রান্ত (শেডিঙ্গ)

রাজেশপুর বাজার, পশুরাম-ফেনী,







# FAMILY PICTURE

