

## Proposed NU Business Name: **M/S NURIA PHARMACY**



Project identification and prepared by: Md.Nasir Uddin Sheikh  
Chagal naiya,feni

Project verified by: Susanto kumar biswas



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

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

Name	:	<b>MOHAMMAD MOSTOFA</b>
Age	:	10/05/1984 ( 34 Years)
Education, till to date	:	H S C
Marital status	:	married
Children	:	02 Daughters
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Fajil pur P.O: Fajil pur, P.S: Feni sadar , 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>ROKEYA BEGUM</b>
(iii) Father's name	:	<b>LATE:JAMAL UDDIN</b>
(iv) GB member's info	:	Branch: Shuvopur, Centre # 17(Female), Member ID:2132/1, Group No: 04 Member since: 05-03-2004-2011 (7 Year) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 00/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01731478751
Mother's Contact No.	:	01830-651142
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROKEYA BEGUM** joined Grameen Bank since 14 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

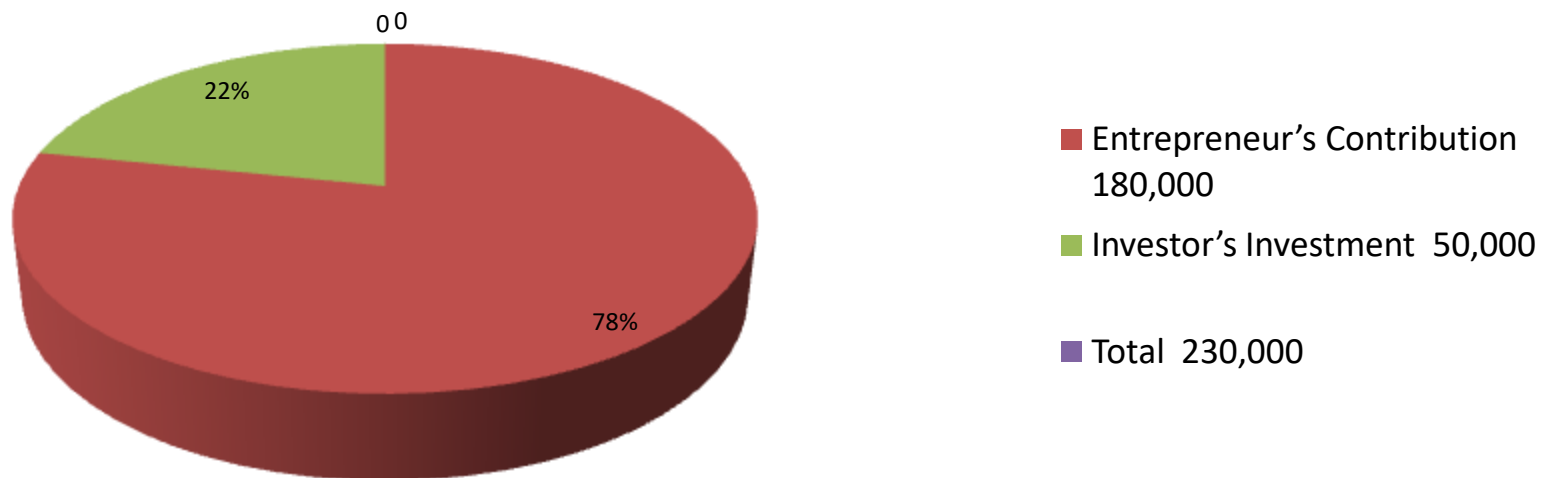
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M/S NURIA PHARMACY</b>
Location	:	Darogar hat rasthar matha,Chagalnaiya, Feni.
Total Investment In BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,80,000/- (From Existing Business) 78% Required Investment BDT 50,000(as Equity) 22%
Present Salary/Drawings From Business (Estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size Of Shop	:	10Ft X 15 ft. = 150 Square 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 seclo,losectil,cafe,clocef etc.</li><li>▪Average 20% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li><li>▪He Is Doing His Business Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
Bull,cow	2000	60000	720000
	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Bull,cow	1600	48000	576000
<b>Total Variable Expense</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Less Fixed Expense</b>			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		200	2400
Generator		200	2400
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8000</b>	<b>96000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4000</b>	<b>48000</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
seclo	10	420	4,200	1	15,000	15,000	19,200
sefridin	10	218	2,180	1	15,000	15,000	17,180
cometil	15	400	6,000	1	10,000	10,000	16,000
maxpro	5	580	2,900	1	10,000	10,000	12,900
clav	10	580	5,800			0	5,800
bKash	1	75,000	75,000			0	75,000
Roket	1	15,000	15,000			0	15,000
sur cash	1	5,000	5,000			0	5,000
others	1	14,120	14,120			0	14,120
security	1	50,000	50,000			0	50,000
<b>Total</b>	<b>55</b>	<b>161318</b>	<b>180,000</b>	<b>4</b>	<b>50,000</b>	<b>50,000</b>	<b>230,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Bull,cow	2200	66000	792000	831600	873180
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>	<b>831600</b>	<b>873180</b>
<b>Less Variable Expense (B)</b>					
Bull,cow	1760	52800	633600	665280	698544
<b>Total Variable Expense</b>	<b>1760</b>	<b>52800</b>	<b>633600</b>	<b>665280</b>	<b>698544</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>440</b>	<b>13200</b>	<b>158400</b>	<b>166320</b>	<b>174636</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8000</b>	<b>93600</b>	<b>94300</b>	<b>95015</b>
<b>Net Profit (E)= [C-D]</b>		<b>5200</b>	<b>62400</b>	<b>65520</b>	<b>68796</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	62,400	65520	68796
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42400	87920
	<b>Total Cash Inflow</b>	<b>112,400</b>	<b>107,920</b>	<b>156,716</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>42,400</b>	<b>87,920</b>	<b>136,716</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Darogar hat rasthar  
matha, Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







