

Proposed NU Business Name : **Shefali Pharmacy**



**NU Identified, Verified and PP Prepared by :
Abu Musa Bhuiyan (Chandpur Sadar Unit)**

Presented by
Pradip Datta

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Pradip Datta
Age	:	34 years
Marital status	:	Married
Children	:	One son ,One daughter
No. of siblings:	:	3 Brothers, 1 Sister.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Shefali Rani Datta.
(iii) Father's name	:	Mr. Nikunja Mohan Datta.
(iv) GB member's info	:	Member since: 07-08-97 Branch: Shah Mahmudpur Centre # 52(M), Loanee no.: 4773 First loan: Tk. 5,000 Total Amount Received: Tk.3 40,000 Existing loan: Tk. 70,000 Outstanding: Tk. 52,220
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	B.A.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business
Trade License	:	233-14/15
Drug license	:	CM3144/A
Business Experiences and	:	10 years
Other Own/Family Sources of Income	:	Service Holder (wife); Service Holder (Two brothers), Sweet shop, 02(Two) CNG.
Other Own/Family Sources of Liabilities	:	No
NU Contact info		01818566500
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 1997 (17 years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU expanded his existing business by the help of GB loan. He also bought 16 dec. land by the help of GB loan. NU rebuilt their home and bought 02(Two) C N G from the income of his Business. He has a sweet shop besides his pharmacy. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shefali Pharmacy
Address/ Location	:	Mohamaya Bazar, Chandpur,
Total Investment in BDT	:	3,62,000 Taka
Financing	:	Self BDT 2,12,000 (from existing business) - 59% Required Investment BDT 150,000 (as equity) - 41 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 5000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Medicine : 1,00,000 Furniture : 12,000 Advance : 1,00,000	2,12,000		
i. Proposed Stock Items: Medicine : 1,50,000		1,50,000	
Total Capital	2,12,000	1,50,000/-	3,62,000

विवरण

	परिमाणः	दर (₹):
1) Cap. Amoxicillin 500	10 boxes	$300 \times 10 = 3000$
2) + Sulfadiazine 500	10 boxes	$400 \times 10 = 4000$
3) Tab Paracetamol 500	10 boxes	$200 \times 10 = 2000$
4) " Paracetamol sup	25 bh.	$30 \times 25 = 750$
5) Sulfadiazine sup	10 bh.	$80 \times 10 = 800$
6) Tab Dimiprazole 20	20 boxes	$400 \times 20 = 8000$
7) Cap Dimiprazole 20/40	30 boxes	$400 \times 30 = 12000$
8) Tab Pentoprazole 20/40	30 boxes	$200 \times 30 = 6000$
9) Tab Ciprotloxacin 500	30 boxes	$400 \times 30 = 12000$
10) Sup Ci "	10 x 10 bh	$100 \times 10 = 1000$
11) Cap cefixime 200/400	20 boxes	$400 \times 20 = 8000$
12) Sup "	20 bh	$200 \times 20 = 4000$
13) Sup Vitamin B ₁	60 bh	$100 \times 60 = 6000$
14) Sup. Vitamin A+B -	100 bh	$100 \times 100 = 10000$
15) Sup. A+B -	100 bh	$80 \times 100 = 8000$
16) Sup. Muscodazole -	70 bh	$50 \times 70 = 3500$
17) Sup. Expendin -	100 bh	$50 \times 100 = 5000$
18) Sup. Amoxicillin -	60 bh	$50 \times 60 = 3000$
19) Sup. Amoxicillin -	60 bh	$40 \times 60 = 2400$
20) Sup. Amoxicillin -	60 bh	$40 \times 60 = 2400$
21) Sup. Amoxicillin -	50 bh.	$30 \times 50 = 1500$
22) Sup. Amoxicillin -	50 bh.	$30 \times 50 = 1500$
		Total = 101700

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1800	54,000	6,48,000
<i>Less: Cost of sales</i>		43,200	5,18,400
Profit (20%) [A]		10,800	1,29,600
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Shop Rent		1000	12000
Generator Bill		100	1200
Mobile Bill		200	2400
Present salary/Drawings- self		5000	60,000
Night Guard Bill		50	600
Non Cash Item:			
Depreciation Expenses		100	1200
Total Operating Cost (D)		6750	81000
Net Profit (C-D):		4050	48,600

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2200	66000	7,92,000	2400	72000	8,64,000	2500	75000	900,000
<i>Less: Cost of sales</i>		52,800	6,33,600		57,600	6,91,200		60,000	7,20,000
Profit (20%) [A]		13200	158400		14400	172800		15000	180000
<i>Less: Operating Costs</i>									
Electricity bill		300	3600		350	4200		400	4800
Shop Rent		1000	12000		1000	12000		1000	12000
Generator Bill		100	1200		100	1200		150	1800
Mobile bill		300	3600		300	3,600		300	3600
Present salary/Drawings- self		5,000	60,000		5,000	60,000		5000	60000
Night Guard Bill		50	600		50	600		100	1200
Others (Chada)		100	1200		100	1200		100	1200
Depreciation Expenses		100	1200		100	1200		100	1200
Total Operating Cost (E)		6950	83400		7000	84000		7150	85800
Net Profit		6250	75000		7400	88,800		7850	94200
Gt payback			60,000			60,000			60,000
Retained Income:			15000			28,800			34,200

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	75,000	88,800	94200
1.3	Depreciation (Non cash item)	1200	1200	1200
1.4	Opening Balance of Cash Surplus	-	16200	46200
	Total Cash Inflow	2,26,200	106200	141600
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000	-	--
2.2	Payment of GB Loan*	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	16200	46200	81600

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience
- Maintaining High Standard in local areas
- Position of his store in local area.

WEAKNESS

- Lack of capital

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Other Competitions
- Theft

Pictures





মেসার্স শেফালী ফার্মেসী

মহামায়া বাজার, চাঁদপুর

প্রোঃ ডাঃ প্রদীপ চন্দ্র দত্ত

মোবাঃ-০১৮১৮৫৬৬৫০০



Modex
10 sanitary towels with loops

Modex
10 sanitary towels with loops

YADON



মহামায়া গির্জা শিক্ষা নিকেতনের সাক্ষরতা
উল্লেখযোগ্য প্রতি লাভ



২০১২ সালে মহামায়া গির্জার শিক্ষা নিকেতন শীলপুর উপজেলায় ১৬ জন সাক্ষরতা কর্মসূচীর মাধ্যমে অত্যন্ত ভাল ফল অর্জন করেছেন।

ডাঃ অনুপ কুমার চৌধুরী
বাক, কান, পাদা রোগ বিশেষজ্ঞ ও হেডসেক সার্জন

ডেয়ার পিয়ারলেস ডেন্টার্স পয়েন্ট
ডেন্টাল ক্লিনিক

ডাঃ তপন চন্দ্র শীল
বিশেষজ্ঞ

ডাঃ মোহাম্মদ তারিকুল্লাহমান মিয়া
বিশেষজ্ঞ

ডাঃ মোঃ মাহফুজুর রহমান
বিশেষজ্ঞ

ডাঃ মোঃ ইকবাল হোসেন
বিশেষজ্ঞ

এ্যাভুলেপ সার্ভিস
বিশেষজ্ঞ

ডাঃ আরত মালিক
বিশেষজ্ঞ

ডাঃ আব্দুল আজিজ
বিশেষজ্ঞ

ডাঃ সুনীল কুমার
বিশেষজ্ঞ

ডাঃ মোঃ মাসুদ হোসেন
বিশেষজ্ঞ

ডাঃ আব্দুল আজিজ
বিশেষজ্ঞ

শেখা এন্ড
বিশেষজ্ঞ



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