

Proposed NU Business Name: **MA BABAR DOA PHARMACY**



Project identification and prepared by: MD. Hafizur Rahman-2,
Mawna Unit, Gazipur

Project verified by: MD. Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ZAHIDUL ISLAM
Age	:	01-01-1989(27 Years)
Education, till to date	:	Masters
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Tepirbari, P.O: Tenga, P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. RAZIA KHATUN
(iii) Father's name	:	MD. SHAHAB UDDIN
(iv) GB member's info	:	Branch: Tengra Shreepur Centre # 48(Female), Member ID: 3711, Group No: 02 Member since: 08-02-1994 to 10-04-2007(13Years) First loan: BDT. 6,000
Further Information:		Existing Loan: Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	3 years experience in running business. He has 2 years training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-035585
Mother's Contact No.	:	01714-818160
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RAZIA KHATUN joined Grameen Bank since 13 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MA BABAR DOA PHARMACY
Location	:	Aamtola, Chairman Bari Mor, Mulaid, Gazipur
Total Investment in BDT	:	BDT 2,70,000/-
Financing	:	Self BDT 1,70,000/-(from existing business) 63% Required Investment BDT 1,00,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 12ft= 240 square ft
Security of the shop	:	BDT 80,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; medicine. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. ▪The shop is rented. ▪Collects goods from company agent. ▪Agreed grace period is 3 months.

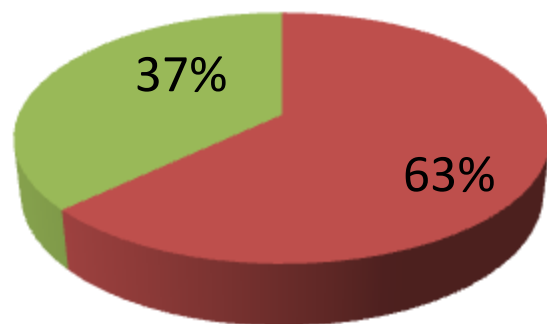
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	2,300	69,000	828,000
Total Sales (A)	2,300	69,000	828,000
Less. Variable Expense			
Medicine	1,840	55,200	662,400
Total variable Expense (B)	1,840	55,200	662,400
Contribution Margin (CM) [C=(A-B)]	460	13,800	165,600
Less. Fixed Expense			
Rent		1,000	12,000
Electricity bill		500	6,000
Mobile bill		400	4,800
Salary (self)		5,000	60,000
Guard		200	2,400
Entertainment		200	2,400
Total fixed Cost (D)		7,300	87,600
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ajithamaisin	25,000	20,000	45,000
Ciproflacrin	15,000	10,000	25,000
Seforcrin	25,000	10,000	35,000
Parasitamol	15,000	10,000	25,000
Calcium	25,000	20,000	45,000
Others	65,000	30,000	95,000
Total	170,000	100,000	270,000

Source of Finance



■ Entrepreneur's Contribution 170,000

■ Investor's Investment 100,000

■ Total 270,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Medicine	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Medicine	2,800	84,000	1,008,000	1,058,400
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity bill		500	6,000	6,000
Mobile bill		500	6,000	6,500
Salary (self)		5,000	60,000	60,000
Salary (staff-1)		3,000	36,000	36,000
Guard		200	2,400	3,000
Entertainment		200	2,400	3,000
Total Fixed Cost		10,400	124,800	126,500
Net Profit (E) [C-D]		10,600	127,200	138,100
Investment Payback			60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	127,200	138,100
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		67,200
	Total Cash Inflow	227,200	205,300
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	67,200	145,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







মেসার্স "বিশ্বনির্ভরতার বাহুমানির রহিদ"

মা-বাবার দোয়া ফার্মেসী

প্রোঃ জাহিদুল ইসলাম (জাহিদ) এম.কম

এখানে বিভিন্ন প্রকার উন্নত মানের ঔষধ জের বিক্রয়
করা হয় ও নিয়মিত ডায়াবেটিস পরিক্ষা করা হয়।



আমতলা চেয়ারম্যান বাড়ী মোড়, দুলাইন, শ্রীপুর, গাজীপুর।
ফোনঃ ০১৯১২-০৩৫৫৮৫, ০১৯৪৩-৬৭৫০৫২

FAMILY PICTURE

