

Proposed NU Business Name: **AURONNO PHARMACY**



Project identification and prepared by: Md Shahinur Rahman  
Sherpur Unit, Bogra

Project verified by: Md Mozaharul Islam



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

Name	:	<b>ASHOK KUMAR SARKAR</b>
Age	:	26-10-1981 (34 Years)
Education, till to date	:	MSS (Masters)
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	02 Son 01 Daughter
Address	:	Vill: Pechibari , P.O: Pechibari, P.S: Dhonut, Dist: Bogura
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>KRISHNA RANI SARKAR</b>
(iii) Father's name	:	<b>SUNIL KUMAR SARKAR</b>
(iv) GB member's info	:	Branch: Dhanut, Centre # 60 (Male), Member ID: 5451, Group No: 04 Member since: 05-10-1997 ( 19 Years ) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 50000/- Outstanding loan: BDT 32400/-
(v) Who pays GB loan installment	:	Father
(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	:	06 years experience in running business. 02 Years in own business.  He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-075075
Mother's Contact No.	:	01735-956351
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KRISHNA RANI SARKAR** joined Grameen Bank since 19 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>AURONNO PHARMACY</b>
Location	:	Sherpur Pourosova, Sherpur, Bogura
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 75,000 (from existing business) 60% Required Investment BDT 50,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft = 100 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Medicine</li><li>▪10% gain on sales</li><li>▪The shop in rented.</li><li>▪The business is being operated by entrepreneur. Existing 01 employee.</li><li>▪One will be appointed after receiving equity money.</li><li>▪Collects goods from Sherpur, Bogura.</li><li>▪Agreed grace period is 3 months.</li></ul>

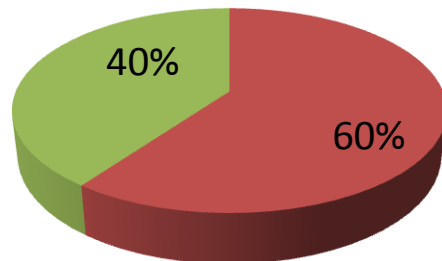
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Medicine	1200	36000	432000
Service	200	6000	72000
<b>Total Sales (A)</b>	1500	45000	540000
<b>Less Variable Expense</b>			
Medicine	960	28800	345600
<b>Total variable Expense (B)</b>	960	28800	345600
<b>Contribution Margin (CM) [C=(A-B)]</b>	440	13200	158400
<b>Less Variable Expense</b>			
Rent		700	8400
Electricity bill		120	1440
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		6,820	81840
<b>Net Profit (E)= [C-D]</b>		6,380	76560

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Antibiotic	10	300	3,000	30	300	9,000	12,000
Antacid	20	420	8,400	40	420	16,800	25,200
Anti Histasin	5	220	1,100	15	220	3,300	4,400
Dyabetics	5	250	1,250	20	120	2,400	3,650
Paraciatamol	1	4000	4,000	15	200	3,000	7,000
Vitamin	4	200	800	35	220	7,700	8,500
Oain killer	10	220	2,200	25	250	6,250	8,450
Calciam	5	100	500	0	0	0	500
ORS	5	100	500	0	0	0	500
Others	1	28250	28,250	1	1550	1,550	29,800
Security	1	25000	25,000	0	0	0	25,000
	<b>67</b>	<b>0</b>	<b>75,000</b>	<b>181</b>	<b>0</b>	<b>50,000</b>	<b>125,000</b>

## Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- Total 125,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Medicine	2200	66000	792000	831600
Service	200	6000	72000	75600
<b>Total Sales (A)</b>	2400	72000	864000	907200
<b>Less Variable Expense</b>				
Medicine	1760	52800	633600	665280
<b>Total variable Expense (B)</b>	1,760	52800	633600	665280
<b>Contribution Margin (CM) [C=(A-B)]</b>	640	19200	230400	241920
<b>Less Variable Expense</b>				
Rent		700	8400	8,400
Electricity bill		240	2880	3000
Transportation		500	6,000	8600
Salary (self)		5000	60000	60000
Entertainment		200	2400	2400
Mobile bill		350	4200	4400
<b>Total fixed cost (D)</b>		6,990	83,880	86,800
<b>Net Profit (E)= [C-D]</b>		12210	146520	155,120
Investment Payback			<b>30,000</b>	<b>30,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	146,520	155,120
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		116,520
	<b>Total Cash Inflow</b>	196520	271640
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	116,520	241640

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Tetuljora, Rajfulbaria, Savar,  
Dhaka.  
Regular customers;

## **T**HREATS

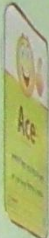
Theft  
Fire  
Political unrest

Pictures

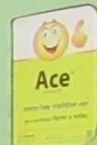
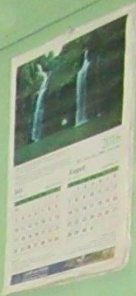








A man in a light-colored, patterned shirt is seated behind a wooden counter in a pharmacy. On the counter, there is a yellow and black electric fan, a mobile phone, and a black bag. Behind him, blue metal shelves are filled with numerous boxes of medicine and pharmaceutical products. The shelves are organized with various brands and types of medications. The background wall is light green.



A wooden counter or cabinet structure is visible in the pharmacy. Behind the counter, a blue plastic chair is partially visible. The counter is made of light-colored wood and has a flat top surface. The background wall is light green.









# FAMILY PICTURE

