

Proposed NU Business Name: **MITHELA PHARMACY**



Project identification and prepared by: Md. Ataur Rahman ,  
Bashon Unit, Gazipur  
Project verified by: MD. Siddikur Rahman



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

Name	:	<b>MD. MOTIUR RAHMAN</b>
Age	:	03-01-1992( 24 Years)
Education, till to date	:	B.B.S (Honus)
Marital status	:	<b>Single</b>
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Kunia ; P.O:National University ;P.S: Gazipur Sadar ;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	:	<b>RAHIMA BEGUM</b>
(iii) Father's name	:	<b>MD. MOZIBUR RAHMAN</b>
(iv) GB member's info	:	Branch: Gasa , Centre # 42(Female), Member ID: 3891, Group No: 01 Member since: 20-10-2006 ( 10Years) First loan: BDT 4,000/-
Further Information:		Outstanding loan: Nil
(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	:	3 years experience in running business. He has 6 Month training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911966063
Family's Contact No.	:	01788612346
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**RAHIMA BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MITHELA PHARMACY</b>
Location	:	Kunia ,Gazipur
Total Investment in BDT	:	BDT 3,80,000/-
Financing	:	Self BDT 3,00,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21%
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
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 Azithromicin,Clindamicin,Cefixzime,Flucloxacilin,Ciprofloxacin,Cefradin, Amoxaxicillin,Syrup Item,Vitamin &amp; Minaral etc .</li><li>▪Average13% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪The shop is Rent.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

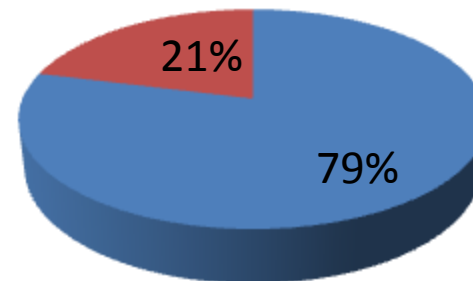
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Pharmacy	4500	135000	1620000
	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Pharmacy	3915	117450	1409400
<b>Total variable Expense (B)</b>	3,915	117450	1409400
<b>Contribution Margin (CM) [C=(A-B)]</b>	585	17550	210600
<b>Less Variable Expense</b>			
Rent		1,500	18000
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		150	1800
Guard		100	1200
Generator		100	1200
Bank charge		0	0
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		7,950	95400
<b>Net Profit (E)= [C-D]</b>		9,600	115200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Azithromicin,	150	350	52,500	80	350	28,000	80,500
Clindamicin	120	150	18,000	0	0	0	18,000
Cefixzime	85	450	38,250	50	450	22,500	60,750
Flucloxacilin	75	400	30,000	0	0	0	30,000
Ciprofloxacin	52	150	7,800	100	150	15,000	22,800
Cefradin	78	150	11,700	0	0	0	11,700
Amoxicicillin	115	300	34,500	20	300	6,000	40,500
Syrup Item	155	150	23,250	0	0	0	23,250
Vitamin & Minaral	110	200	22,000	0	0	0	22,000
Others		0	12,000	0	0	8,500	20,500
Scurity	1	50000	50,000	0	0	0	50,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>941</b>	<b>0</b>	<b>300,000</b>	<b>250</b>	<b>0</b>	<b>80,000</b>	<b>380,000</b>

### Source of Finance

- Entrepreneur Contribution=300000
- Investors Investment=80000
- Total=380000



## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Pharmacy	6000	180000	2160000	2268000	2381400
	0	0	0	0	0
<b>Total Sales (A)</b>	6000	180000	2160000	2268000	2381400
<b>Less Variable Expense</b>			0		
Pharmacy	5220	156600	1879200	1973160	2071818
			0		
<b>Total variable Expense (B)</b>	5,220	156600	1879200	1973160	2071818
<b>Contribution Margin (CM) [C=(A-B)]</b>	780	23400	280800	294840	309582
<b>Less Variable Expense</b>			0		
Rent		1,500	24000	24,000	24000
Electricity bill		500	6000	6500	7000
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		150	1800	1800	1800
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
<b>Total fixed cost (D)</b>		8,500	106,200	107,300	108400
<b>Net Profit (E)= [C-D]</b>		14900	178800	187,540	201182
Investment Payback			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	178800	187,540	201182
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		146,800	302340
	<b>Total Cash Inflow</b>	258800	334340	503522
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	146,800	302340	471522

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







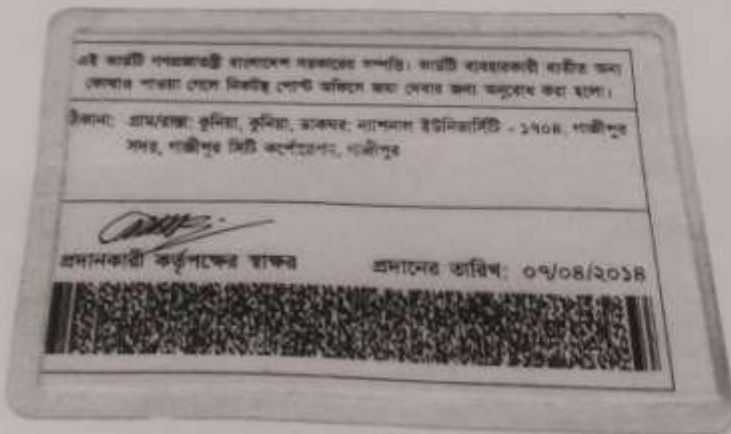






নাম: ( )  
বয়স:  
শিক্ষণ  
বৈবাহিক  
হেলে-  
জাই/বে  
বর্তমান  
স্থায়ী ঠি  
উদ্যোগ  
গ্রামীণ ব  
মায়ের ন  
বাবার না  
কেন্দ্র নং  
গ্রামীণ বা  
মা/বাবা  
সর্বশেষ এ  
ঋণ পরি  
মোবাইল  
বর্তমান  
অন্য কে  
পণ্য কে  
অন্য বে  
প্রশিক্ষণ  
পরিবারে

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# FAMILY PICTURE

