

Proposed NU Business Name: **Fahim Pharmacy and Fahima Decorator**



Project identification and prepared by: Md. Aminul Islam
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.AMIR HOSSAIN
Age	:	28.12.1982 (34 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son and 2 Daughters
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Proyagjani P.O: Borni P.S: Delduar, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	BASATN
(iii) Father's name	:	MD.SONA MIYA
(iv) GB member's info	:	Branch: Dubail,Delduar, Centre # 22 (Male), Member ID: 7383/1, Group No: 11 Member since: 15.01.2014(3Years) First loan: BDT 11000 /- Outstanding loan: 5920
Further Information:		
(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	:	5 years experience in running business. He has no years training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01936-771450
Family's Contact No.	:	01712-881745
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BASATN joined Grameen Bank since 3 years ago. At first she took BDT 11000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	Fahim Farmacy and Fahima Decorator
Location	:	Kopakhi Bazar, Delduar, Tangail.
Total Investment in BDT	:	BDT 135,000/-
Financing	:	Self BDT 75,000/- (from existing business) 56% Required Investment BDT 60,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 08 ft= 96 square ft
Security of the shop	:	60000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine,Generator ,, Table, Maik set , Sound box etc▪The business is operating by entrepreneur. Existing 1employee.▪The shop is rented.▪Collects goods from Tangail .▪Agreed grace period is 3 months.

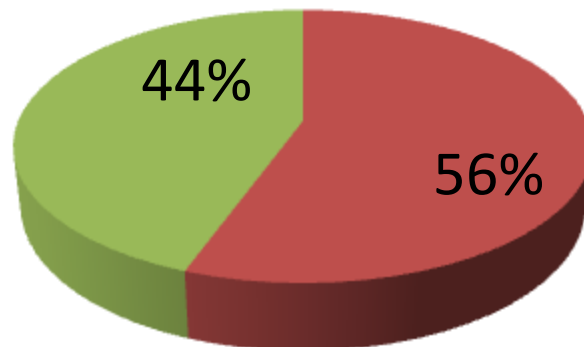
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Medicine	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Medicine	1875	56250	675000
Total Variable Expense	1875	56250	675000
Contributon Margin (CM) [C=(A-B)]	625	18750	225000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		7000	84000
Intertainment		200	2400
Mobil Bill		200	2400
Total Fixed Cost (D)		14700	176400
Net Profit (E)= [C-D]		4050	48600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Medicine			75,000			60000	135000
			0				0
							0
	0	0	75,000	0	0	60,000	135,000

Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 60,000
- Total 135,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Medicine	2700	81000	972000	1020600	1071630
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Medicine	2025	60750	729000	765450	803723
Total Variable Expense	2025	60750	729000	765450	803723
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		7000	84000	84000	84000
Entertainment		200	2400	2400	2400
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		14700	176400	177400	178430
Net Profit (E)= [C-D]		5550	66600	69930	73427
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	66,600	69930	73426.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42600	88530
	Total Cash Inflow	126,600	112,530	161,957
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	42,600	88,530	137,957

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

ফাহিম ফার্মেসী এন্ড ফাহিমা ডেকোরেটর

বিশ্ববিদ্যালয়ের পাঠশালার পাশে

শ্রোঃ মোঃ আমির হোসেন ফজলু

যাবতীয় এ্যালোপ্যাথিক ঔষধ বিক্রি করা হয়।
বিবাহ, জন্মদিন, মিলাদ মাহফিল
সহ যাবতীয় অনুষ্ঠানে ডেকোরেটরের
মালামাল সরবরাহ করা হয়।



ফাহিমার টাঙ্গাইল। মোবাঃ ০১৯৩৬-৭৭১৪৫০, ০১৭২৬-০৭৩৬৯৪, ০১৭৭৫-৩২৫৯১৩

ফাহিম ফার্মেসী



STB

Informational brochures with text and graphics, including a prominent red and white logo at the bottom.

Medicine boxes and packets displayed in the glass case on the right side of the counter.



তাজ ফার্মেসি
১৫, মনোহরপুর রোড
ঢাকা

তাজ ফার্মেসি
১৫, মনোহরপুর রোড
ঢাকা

Omiloc

এন্টিবায়োটিক
সিরাপ





তাজ

স্বাস্থ্য

তাজ

স্বাস্থ্য

স্বাস্থ্য







তাজ

সিবিটি

Omigog











FAMILY PICTURE

