Proposed NU Business Name: RATUL PHARMECY



Project identification and prepared by: Orjun Kumar Shill, Dakshinkhan Unit, Dhaka Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	Sham Sarkar			
Age	:	06-11-1982 (35 Y <i>ears)</i>			
Education, till to date	:	Graduation			
Marital status	:	Married			
Children	:	02 Sons			
No. of siblings:	:	02 Brothers 02 Sisters			
Address	:	Vill: Gobindopur P.O Ujampur, P.S: Uttorkhan, Dist: Dhaka			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Ganoda Sarkar Ganoda Sarkar Surendro Sarkar Branch: Uttorkhan, Centre # 89 (Female), Member ID: 9797/2, Group No: 14 Member since: 30-02-2007 (10Years) First Ioan: BDT 5,000 /-			
Further Information: (v) Who pays GB loan installment	:	Outstanding loan: Nil No			
(vi) Mobile lady (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 & Skill	•••	10 years of business experience.
Own Business and		06 years experience in running business.
Training Info	:	He has training 3 Months
Other Own/Family Sources of Income	••	None
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01820-111964
Family's Contact No.	:	01916-295780
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

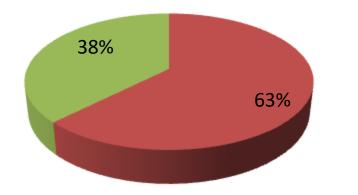
Ganoda joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	Ratul Pharmecy			
Location	:	Chamurkhan Moor ,Uttorkhan,Dhaka			
Total Investment in BDT	:	BDT 160,000/-			
Financing	:	Self BDT 100,000/- (from existing business) 63% Required Investment BDT 60,000/- (as equity) 38%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	10 ft x 11 ft= 110 square ft			
Security of the shop	:	BDT 50,000			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Medicine Item etc. Average 20% gain on sales. The business is operating by entrepreneur. The shop is rented. Collects goods from Tangi and others Medicine Company Dhaka. Agreed grace period is 3 months. 			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Medicine	2,200	66,000	792,000		
Total Sales (A)	2,200	66,000	792,000		
Less. Variable Expense					
Medicine	1,760	52,800	633,600		
Total variable Expense (B)	1,760	52,800	633,600		
Contribution Margin (CM) [C=(A-B)	440	13,200	158,400		
Less. Fixed Expense					
Rent		2,000	24,000		
Electricity Bill		300	3,600		
Transportation		300	3,600		
Mobile Bill		500	6,000		
Entertainment		200	2,400		
Salary (self)		5,000	60,000		
Total fixed Cost (D)		8,300	99,600		
Net Profit (E) [C-D)		4,900	58,800		

Investment Breakdown							
	Existir	ıg	Proposed				
Particulars	Qty.	Unit Price	Amount	Qty.	Unit	Amount	Proposed
			(BDT)		Price	(BDT)	Total
Cinkara	30	130	3900	50	130	6,500	10,400
Nutrilive	20	300	6000	40	300	12,000	8,560
Safi	20	90	1800				
Ajit	40	50	2000				2,000
Gmax	400	32	12800	500	32	16,000	28,800
Tracxil	300	22	6600	400	22	8,800	15,400
Furisev	300	40	12000	400	40	16,000	28,000
Save 3	300	31	9300				9,300
Flugal	200	22	4400				4,400
others 41200						700	41,900
	128	717	100,000	1390	524	60,000	160000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 60,000

Total 160,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Medicine	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Medicine	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)	2,400	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		315	3,780	3,969	4,167
Transportation		330	3,960	4,158	4,366
Mobile Bill		600	7,200	7,560	7,938
Entertainment		200	2,400	2,520	2,646
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		8,445	101,340	102,207	103,117
Net Profit (E) [C-D)		9,555	114,660	124,593	135,023
Investment Payback			24,000	24,000	24,000

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

			Year 2	Year 3
SI #	Particulars	Year 1 (BDT)	(BDT)	(BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	114,660	124,593	135,023
1.3	Depreciation (Non cash item)	0	0	0
	Opening Balance of Cash Surplus		50,660	151,253
	Total Cash Inflow	174,660	175,253	286,276
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	124,000	24,000	24,000
3	Net Cash Surplus	50,660	151,253	262,276



STRENGTH Employment: Self: 01 Family:0 Others:0 Experience & Skill : 10 Years Own Business : 06 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures













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ম। সাহাটিতা চলাগন মাহিলা (প্ৰথম মহলালে ৬৫ (জিল) মান পূৰ্বে হালিক পৰতে ফাইবে মাহিলে নাম মানাইল হেলা, পালেল মুহাইয়া নিয়ে মানিক পাছ লগে বাৰিছেল। মনি 23 পালমা মানিক নিজৰ মাহায়ীক মাহানে হেলাগন বাহায়েন হয় নানা মহিলে সাপেনাৰ হয় পৰতে ৫৫ (জিল) মান পূৰ্বে নিৰ্দিত লোহিলেৰ মাহায়ে অৱশ্যা কৰিছে এবং মানগোৱা হয় পাছৰ মহিল মানাইল একা (জিল) মান পূৰ্বে নিৰ্দাত মাহায় কামানহোৱা জনানিই ইয়াৰ মানাইল হয় পাল মান্যলৈ হয় পাছৰ মাহিল মানাইল নাৰা বিনিয়ে গ

এ ৷ মান্দালা চালেচে ২৫ পদ কেলেব মথৈ বলে বিলা মন্দ্রানির মার্গ লপানে জিলে চালচের মান্দিনের্মা হয় এইবল রেন মার্গ সম্পর্ক মন্দ্রিয়ে পারিচে না ।

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FAMILY PICTURE

