

# Proposed NU Business Name: **MAKKA PHARMACY**



Project identification and prepared by: Md. Yasin Alam  
Sreenagar unit, Munshigonj  
Project verified by: Md. Siddikur Rhaman



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.HABIBUR RHAMAN</b>
Age	:	28-12-1996 (20 years)
Education, till to date	:	B.A (student)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother
Address	:	Vill:Kamargaw,post : Kamargaw,p.s: Sreenagar,Dist:Munshigonj
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>KALEDA BEGUM</b>
(iii) Father's name	:	<b>AFSARUDDIN</b>
(iv) GB member's info	:	Branch: vaggokul, Centre # 11 (Female), Member ID: 4732, Group No: 07 Member since: 04-06-1992(07Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has training six month
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01929-029391
Family's Contact No.	:	01726-262463
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. sreenagar unit, munshigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KALEDA BEGUM** joined Grameen Bank since 07 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	:	<b>MAKKA PHARMACY</b>
Location	:	Balashur Chowrasta
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140,000/- (from existing business) 70% Required Investment BDT 60,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 12 ft= 288 square ft
Security of the shop	:	BDT 100,000
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>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods from sreenager.</li><li>▪Agreed grace period is 3 months.</li></ul>

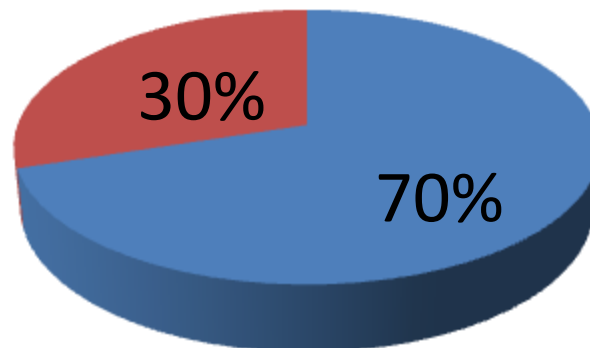
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less. Variable Expense</b>			
Medicine	2,400	72,000	864,000
<b>Total variable Expense (B)</b>	2400	72,000	864,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		5,000	60,000
Electricity Bill		350	4,200
Transportation		1,000	12,000
Mobile Bill		500	6,000
Entertainment		200	2,400
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>12,050</b>	<b>144,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,950</b>	<b>71,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
ors	20	87	1740		40 box	87	3480	5220
Cap;cef3	10	370	3700		30	370	11100	14800
Tab;calbo D	15	184	2760		20	184	3680	6440
Inj;rolac	16	178	2848		20	178	3560	6008
Salaine	20	308	6160		20	308	6160	12320
Tab;napa extra	5	218	1090		30	218	13200	14290
Tab;corcald	10	440	4400		10	440	2180	6580
srp;sinkara	24	149	3576		20	149	2980	6556
other			13,726				13660	27386
security			1,00000					100000
<b>Total</b>			<b>140,000</b>				<b>60,000</b>	<b>2,00000</b>

## Source of Finance

■ Intreprenuers contribution 140,000    
 ■ Investor's Investment 60,000    
 ■ Total 200,000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year+5%	3rd year+5%
<b>Revenue (sales)</b>					
medicine	3,800	114,000	1,368,000	1,436,400	1,508,220
<b>Total Sales (A)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>	<b>1,436,400</b>	<b>1,508,220</b>
<b>Less. Variable Expense</b>					
Medicine	3,040	91,200	1,094,400	1,149,120	1,206,576
<b>Total variable Expense (B)</b>	<b>3,040</b>	<b>91,200</b>	<b>1,094,400</b>	<b>1,149,120</b>	<b>1,206,576</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>760</b>	<b>22,800</b>	<b>273,600</b>	<b>287,280</b>	<b>301,644</b>
<b>Less. Fixed Expense</b>					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		350	4,200	4,200	4,200
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>13,850</b>	<b>144,600</b>	<b>144,600</b>	<b>144,600</b>
<b>Net Profit (E) [C-D)</b>		<b>8,950</b>	<b>129,000</b>	<b>142,680</b>	<b>157,044</b>
<b>Investment Payback</b>			<b>24000</b>	<b>24000</b>	<b>24000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	129,000	142,680	157,044
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		111,000	235,680
	<b>Total Cash Inflow</b>	<b>189,000</b>	<b>253,680</b>	<b>392,724</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>78,000</b>	<b>18,000</b>	<b>18,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>111,000</b>	<b>235,680</b>	<b>374,724</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Own Business :  
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

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এন্ড  
ড্রাগিস্ট

# মস্কান ফার্মেসী



প্রোঃ মোঃ হাবিব শিবদার (ফার্মাসিস্ট)  
জীবন সাজাতে প্রসারিনী - জীবন বাঁচাতে ঔষধ ।  
কামারগাও - বালাসুর চৌরাস্তা, ভাগ্যকুল



# মস্কান ফার্মেসী

জীবন বাঁচাতে  
জীবন সাজাতে  
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# FAMILY PICTURE

