

## Proposed NU Business Name: SHEIKH PHARMACY



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

Project verified by: MD. Majharul Islam



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

Name	:	<b>MD. GOLAM MOSTOFA</b>
Age	:	02-002-1990 (27 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Bother
Address	:	Vill: Kasnopur, P.O:Mirjapur, P.S:Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. KOHINUR BEGUM</b>
(iii) Father's name	:	<b>MD.ABDUL BARIK SHAK</b>
(iv) GB member's info	:	Branch:Mirjapur,Sherpur,Centre # 13 (Female), Member ID:2758; Group No:04 Member since: 08-12-2010(6 Years) First loan: -20,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: NILL
(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	:	05 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-665478
Mother's Contact No.	:	01786-067633
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. KOHINUR BEGUM** joined Grameen Bank since 05 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHEIKH PHARMACY</b>
Location	:	ShruyaBottoll,Bogra.
Total Investment in BDT	:	BDT 272,000/-
Financing	:	Self BDT 192,000/-(from existing business) 71% Required Investment BDT 80,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 08 ft= 96 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Antibiotic, Antibiotic Sarant, Pained,Etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

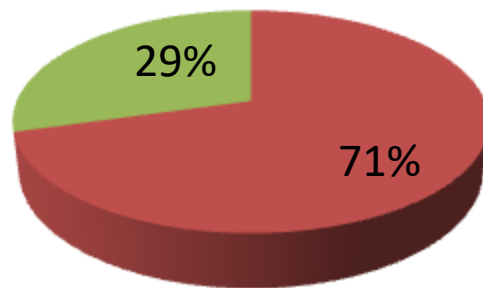
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Antibiotic, Antibiotic Sarant, Paind, Etc.	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Antibiotic, Antibiotic Sarant, Paind, Etc.	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Fixed Expense</b>			
House rant		3,000	36,000
Electricity Bill		200	2,400
Transportation		400	4,800
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		150	1,800
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>9,250</b>	<b>111,000</b>
<b>Net Profit (E) [C-D]</b>		<b>20,750</b>	<b>249,000</b>

## Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Antibiotic	100	190	19,000	50	190	9,500	28,500
Antibiotic Sarant	50	300	15,000	80	300	24,000	39,000
Paind	100	300	30,000	50	300	15,000	45,000
Vitamin	30	200	6,000	30	200	6,000	12,000
Calaur	200	150	30,000	50	220	11,000	41,000
Salain	100	220	22,000				22,000
Histasin			5,000				5,000
Others			15,000			14,500	29,500
Security			50,000				50,000
<b>Total</b>	<b>580</b>		<b>192,000</b>	<b>270</b>		<b>80,000</b>	<b>272,000</b>

## Source of Finance



- Entrepreneur's Contribution  
192,000
- Investor's Investment  
80,000
- Total 272,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Antibiotic, Antibiotic Sarant, Paind, Etc.	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>	<b>3,780,000</b>	<b>3,969,000</b>
<b>Less. Variable Expense</b>	<b>0</b>				
Antibiotic, Antibiotic Sarant, Paind, Etc.	8,000	240,000	2,880,000	3,024,000	3,175,200
<b>Total variable Expense (B)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>	<b>3,024,000</b>	<b>3,175,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Fixed Expense</b>					
House rant		3000	36,000	36,000	36,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		400	4,800	4,800	4,800
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>9,350</b>	<b>112,200</b>	<b>112,200</b>	<b>112,200</b>
<b>Net Profit (E) [C-D]</b>		<b>50,650</b>	<b>607,800</b>	<b>643,800</b>	<b>681,600</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	607,800	643,800	681,600
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		575,800	1,187,600
	<b>Total Cash Inflow</b>	<b>687,800</b>	<b>1,219,600</b>	<b>1,869,200</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>575,800</b>	<b>1,187,600</b>	<b>1,837,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:02 Others:0  
Experience & Skill : 05 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

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# FAMILY PICTURE