

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



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Mawna Unit, Gazipur

Project verified by: Siddiquir Rahman



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MIZANUR</b>
Age	:	11-01-1989(28 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers & 1 Sister
Address	:	Vill: Tapirbari P.O:Tangra.P.S: Sreepur, 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>MINARA KHATUN</b>
(iii) Father's name	:	<b>SUROZ MIA</b>
(iv) GB member's info	:	Branch: Tangra,Sreepur , Centre # 4 (Female), Member ID: 4372/1, Group No: 01 Member since: 13-06-2012 (05Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 10,000.Outstanding loan: 10,000/-
(v) Who pays GB loan installment	:	Son
(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.)	:	No
Business Experiences and Training Info	:	02 years experience in running business. 02Years in own business. He has no training
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01914-982481
Family's Contact No.	:	01911-294886
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Unit ,Mawna Gaziour.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MINARA KHATUN** joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Cow rearing.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ARAFAT PHARMACY</b>
Location	:	Satir bazar.Sreepsur, Gazipur.
Total Investment in BDT	:	BDT1,00,000 /-
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	10ft x 10 ft= 100ft square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Napa,h+,Civit,Soltvit etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Mawna.</li><li>▪Agreed grace period is 3 months</li></ul>

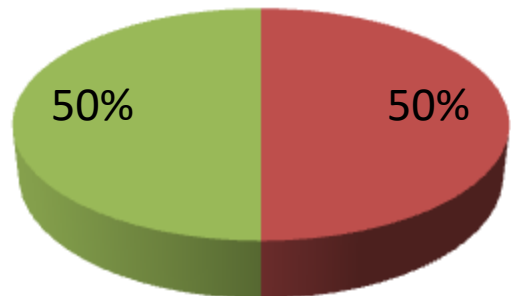
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Napa,h+,Civit,Soltvit etc.	2,500	75,000	9,00,000
<b>Total Sales (A)</b>	2,500	75,000	9,00,000
<b>Less. Variable Expense</b>			
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>7,65,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>3,75</b>	<b>11,250</b>	<b>1,35,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		2,00	2,400
Transportation		3,00	3,600
Salary (self)		4,000	48,000
Entertainment		2,00	2,400
Mobile Bill		2,00	2,400
<b>Total fixed Cost (D)</b>		<b>6,100</b>	<b>73,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,150</b>	<b>61,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Napa	20	120	2400	30	120	3600	6,000
Ach plus	30	130	3900	40	130	5200	9,100
Gmax-500	25	350	8750	40	350	14000	22,750
C vit	22	250	5500	0	0	0	0
Maltivit	10	280	2800	0		0	6,000
Fimoxcil	35	160	5600	20	160	3200	5,600
Antiboitic	0	0	0	20	450	9000	9,000
Falixe load	-	-	10,000	0	0	0	10,000
Security			10,000				10,000
Others	-	-	1050		-	15,000	15,000
<b>Total</b>			<b>50,000</b>			<b>50,000</b>	<b>1,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 50,000
- Investor's Investment 50,000
- Total 100,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Napa,h+,Civit,Soltvit etc.	4,000	1,20,000	1,440,000	1,512,000	1,587,600
<b>Total Sales (A)</b>	4,000	1,20,000	1,440,000	1,512,000	1,587,600
<b>Less. Variable Expense</b>					
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>1,02,000</b>	<b>1,224,000</b>	<b>1,285,200</b>	<b>1,349,460</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>6,00</b>	<b>18,000</b>	<b>2,16,000</b>	<b>2,26,800</b>	<b>2,38,140</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	14,400	14,400
Electricity bill		3,00	3,600	3,800	4,000
Transportation		4,00	4,800	5,000	5,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	4,000
Mobile Bill		3,00	3,600	3,800	4,000
<b>Total Fixed Cost</b>		<b>9,100</b>	<b>1,09,200</b>	<b>1,14,800</b>	<b>1,15,600</b>
<b>Net Profit (E) [C-D]</b>		<b>8,900</b>	<b>1,06,800</b>	<b>1,12,000</b>	<b>1,22,540</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	1,06,800	1,12,000	1,22,540
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		76,800	1,68,800
	<b>Total Cash Inflow</b>	<b>1,56,800</b>	<b>1,88,800</b>	<b>2,91,340</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	10,000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,800</b>	<b>1,68,800</b>	<b>2,71,340</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 2 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







गोपनीयता का अधिकार  
आपके डेटा का उपयोग

### 1GB

बिना किसी भी प्रतिबंध के



## सिवांगी काफ़ीर

सर्वोच्च गति  
सुरक्षित गति

प्लान	गति	दौरा
1GB	100 Mbps	1 घंटा
2GB	200 Mbps	2 घंटा
3GB	300 Mbps	3 घंटा
4GB	400 Mbps	4 घंटा
5GB	500 Mbps	5 घंटा
6GB	600 Mbps	6 घंटा
7GB	700 Mbps	7 घंटा
8GB	800 Mbps	8 घंटा
9GB	900 Mbps	9 घंटा
10GB	1000 Mbps	10 घंटा

सर्वोच्च गति | 100 Mbps | 200 Mbps | 300 Mbps | 400 Mbps | 500 Mbps | 600 Mbps | 700 Mbps | 800 Mbps | 900 Mbps | 1000 Mbps

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# FAMILY PICTURE

