

Proposed NU Business Name: **ISLAL FERMECY**



Project identification and prepared by: Md. Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Shush anta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	AL HELAL KHAN
Age	:	01-03-1989(28Years)
Education, till to date	:	B. S.S
Marital status	:	Married
Children	:	01Daughter
No. of siblings:	:	01 Brothers,03 Sisters
Address	:	Vill:SouthRazarampur P.O: shaberhat P.S: Shan beg, Dist: Nohakhali.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NASIMA BEGUM
(iii) Father's name	:	SULTAN ALOM KHAN
(iv) GB member's info	:	Branch:., Mohammedpur,Shanbeg. Centre #23 (Female), Member ID:1215, Group No: 01 Member since: 2005 to -2011 till (06 Years) First loan: BDT 5000/- Existing loan: BDT 10000 Outstanding loan:0
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	NA
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	10 years experience in running business. 12 Years in own business. He has 02years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01829911131
Family's Contact No.	:	01817747173
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NASIMA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

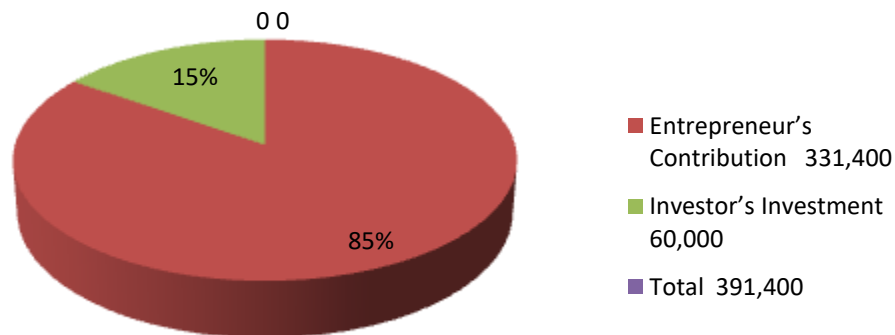
Business Name	:	ISLAL FERMECY
Location	:	New school market,saberhat,Noyakhali
Total Investment in BDT	:	BDT 391,400/-
Financing	:	Self BDT 331,400/- (from existing business) 85% Required Investment BDT 60,000/- (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 12ft= 144 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; omeprazol,cefradin,Azithromycin,cefuroxime etc.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 01 will be appointed▪Average 10% gain on sales▪The shop is rented.▪Collects goods from Feni&Comilla.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
omeprazol,cefradin,Azithromycin,cefuroxime	8000	240000	2880000
Total Sales (A)	8000	240000	2880000
Less Variable Expense			
omeprazol,cefradin,Azithromycin,cefuroxime	7200	216000	2592000
Total variable Expense (B)	7200	216000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		1800	21600
Electricity bill		1200	14400
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		150	1800
Generator		700	8400
Mobile bill		500	6000
Total fixed cost (D)		10500	126000
Net Profit (E)= [C-D]		13500	162000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tab.Azithromycin	50	360	18000	20	360	7200	25200
Tab.Amoxacillin	100	300	30000	50	300	15000	45000
Tab.cefexim	50	420	21000	25	420	10500	31500
Tab.Cefuroxim	70	420	29400	35	420	14,700	44,100
Tab.Ciprofolxcim	100	450	45000	20	450	9,000	54,000
Tab.Flucluxacin	50	400	20000	0	0	0	20,000
Tab.Naxproxim	50	300	15000	0	0	0	15,000
Tab.Ketoralac	60	300	18000		0		18,000
Tab.Omeprazole	100	450	45000	0	0		45,000
Tab.Esomeprazole	50	600	30000	0	0	0	30,000
Others	0	0	20000	0	0	3,600	23,600
Security	0	0	40000	0	0		40,000
Total	680	3400	331400	150	1950	60,000	391,400



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
omeprazal,cefradin,Azithromycin,cefuroxim	14500	435000	5220000	5481000	5755050
Total Sales (A)	14500	435000	5220000	5481000	5755050
Less Variable Expense					
omeprazal,cefradin,Azithromycin,cefuroxim	13050	391500	4698000	4932900	5179545
Total variable Expense (B)	13050	391500	4698000	4932900	5179545
Contribution Margin (CM) [C=(A-B)	1450	43500	522000	548100	575505
Less Variable Expense					
Rent		1800	21600	21600	21600
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		150	1800	1800	1800
Generator		700	8400	8400	8400
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		16500	198000	198600	199200
Net Profit (E)= [C-D]		27000	324000	349500	376305
Investment Payback			24000	24000	24000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	324000	349500	376305
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		300,000	625,500
	Total Cash Inflow	384,000	649,500	1,001,805
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	24000	24000
3	Net Cash Surplus	300,000	625,500	977,805

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

















ইসলাম ফার্মেসি

যাবজীয়া সেনী-বিসেনী ঔষধ পাইকারী ও পুস্তক বিক্রি করা হয়।



FAMILY PICTURE

