

Proposed NU Business Name: **RAJU PHARMICY**



Project identification and prepared by: Md. Saidullah,
Dupchachia Unit, Bugra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOSTAFIZUR RAHMAN
Age	:	03-02-1990(27 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	-
No. of siblings:	:	01 Brother
Address	:	Vill: Kallanpur, P.O: Narhotto, P.S: Kahalu , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MILI BEGUM
(iii) Father's name	:	LATE. ABU SALEH
(iv) GB member's info	:	Branch: Narhotto,Kahalu, Centre # 38 (Female), Member ID:1357 , Group No: 03 Member since: 24-07-2001- 2008(08Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 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	:	04 years experience in running business.
Other Own/Family Sources of Income	:	Fish Business 120,000/- Per Year
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01729-992796
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MILI BEGUM joined Grameen Bank since 16 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	RAJU PHARMICY
Location	:	Kallanpur Bazar, Narhotto, Bogra.
Total Investment in BDT	:	BDT 210,000
Financing	:	Self BDT 150,000(from existing business) 60% Required Investment BDT 60,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 150square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tablet, Capsul, Injaction, Syrap etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

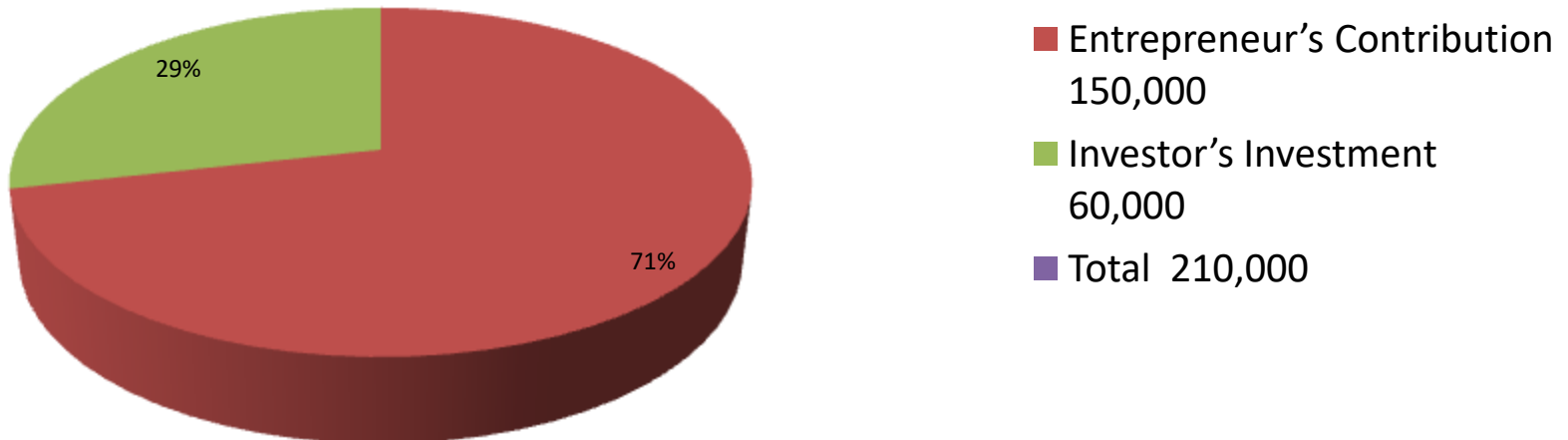
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Capsul, Injaction, Syrap	2,000	60000	720000
Total Sales (A)	2,000	60000	720000
Less Variable Expense			
Capsul, Injaction, Syrap	1600	48000	576000
Total variable Expense (B)	1,600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		500	6000
Electricity bill		400	4800
Transportation		700	8400
Salary (self)		5000	60000
Guard		100	1200
Salary(Staff)		0	0
Entertainment		500	6000
Genarator		0	0
Mobile bill		500	6000
Total fixed cost (D)		7,700	92400
Net Profit (E)= [C-D]		4,300	51600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Antibiotic	200	250	50000	200	150	30000	80000
Sirap	200	200	40000	150	200	30000	70000
General Tablet	200	150	30000	0	0	0	30000
Others	150	200	30000	0	0	0	30000
Total	750		150,000	350	0	60,000	210000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Capsul, Injaction, Syrap	4,000	120000	1440000	1512000	1587600
Total Sales (A)	4,000	120000	1440000	1512000	1587600
Less Variable Expense				0	0
Capsul, Injaction, Syrap	3200	96000	1152000	1209600	1270080
Total variable Expense (B)	3,200	96000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Variable Expense				0	0
Rent		500	6000	6300	6615
Electricity bill		500	6000	6300	6615
Transportation		1000	12000	12600	13230
Salary (self)		5000	60000	63000	66150
Salary(Staff)		3000	36000	37800	39690
Guard		100	1200	1260	1323
Entertainment		600	7200	7560	7938
Mobile bill		600	7200	7560	7938
Total fixed cost (D)		11,300	135600	142380	149499
Net Profit (E)= [C-D]		12,700	152400	160020	168021
Investment Payback			24,000	24,000	24,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	152400	160020	168021
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		128,400	264,420
	Total Cash Inflow	212,400	288,420	432,441
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24000	24,000
3	Net Cash Surplus	128,400	264420	408441

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kallanpur Bazar,
Narhotto,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

