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



Project identification and prepared by: Aowlad Hossain, Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta					
Name	:	BIPLOB SHARMA			
Age	:	15-01-1982 ( 35 Years)			
Education	:	DMS			
Marital status	:	Unmarried			
Children	:	None			
No. of siblings:	:	02 Brothers , 01 Sister			
Address	:	Vill: Katalia; P.O: Miar Bazar; P.S: Feni Sadar; Dist: Feni.			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  AROTI RANI SHARMA  LATE MODHUSUDON SHARMA  Branch: Kalidaho, Feni, Centre # 48 (Female),  Member ID: 5666, Group No: 06  Member since: 16-05-2010 to Present (7 Years)  First loan: BDT 6000/-			
Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady  (vii) Grameen Education Loan  (viii) Any other loan like GB,	:	Existing loan: BDT 40,000 Outstanding loan: BDT : 38,000 Self No No No			
BRAC ASA etc	•				

### 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	:	10 years experience in running business. 05 Years in own business.
Training Info	:	He has 06 month training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01835-914601
Family's Contact No.	:	01724-609123
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AROTI RANI SHARMA** joined Grameen Bank since 07 years ago. At first she took BDT 6000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info						
Business Name	:	TUMPA PHARMACY				
Location	:	Lalpol , Feni				
Total Investment in BDT	:	BDT 120,000/-				
Financing	:	Self BDT 170,000/- (from existing business) 77% Required Investment BDT 50,000/- (as equity) 23%				
Present salary/drawings from business (estimates)		BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	10 ft x 20 ft= 120 square ft				
Security	:	20,000				
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Tablet, Capsule, Syrup, Injection etc</li> <li>Average 10% gain on sales.</li> <li>The shop is rented.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>Collects goods from Feni.</li> <li>Agreed grace period is 3 months.</li> </ul>				

<b>Existing Business</b>	(BDT)	
Particular	Daily	Monthly
Revenue(Sales)		
Tablet, Capsule, Syrup, Injection etc	4,000	120,000
Total Sales (A)	4,000	120,000
Less Variable Expense		

Tablet, Capsule, Syrup, Injection etc

Contribution Margin (CM) [C=(A-B)

Total variable Expense (B)

Less Variable Expense

Rent

Electricity bill

Salary (self)

Night Guard

Mobile bill

Total fixed cost (D)

Net Profit (E)= [C-D]

Transportation

**Entertainment** 

Yearly

1,440,000

1,440,000

1,296,000

1,296,000

144,000

6,000

3,600

10,800

60,000

6,000

1,920

3,000

3,600

94,920

49,080

120,000

120,000

108,000

108,000

12,000

500

300

900

500

160

250

300

7,910

4,090

5,000

3,600

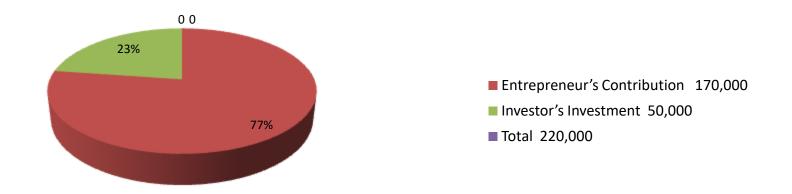
3,600

400

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	Proposed						
Particulars Qty. Unit Pr		Unit Price	Amount	Qty	<b>Unit Price</b>	Amount	Proposed
			(BDT)			(BDT)	Total
Tablet	250	200	50,000	100	200	20000	70,000
Capsule	60	500	30,000	30	500	15,000	45,000
Syrup	150	200	30,000	50	200	10,000	40,000
Injection	0	0	20,000	0	0	0	20,000
Sabsedory	0	0	5,000	0	0	0	5,000
Others	0	0	15,000	0	0	5,000	20,000
Security	1	0	20,000	0	0	0	20,000
Total	461	900	170,000	180	900	50,000	220,000

### **Source of Finance**



Financial Projection (BDT)						
Particular	Daily	Monthly	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	
Revenue(Sales)						
Tablet, Capsule, Syrup, Injection etc	5,000	150,000	1800000	1890000	1984500	
Total Sales (A)	5,000	150,000	1800000	1890000	1984500	
Less Variable Expense						
Tablet, Capsule, Syrup, Injection etc	4,500	135,000	1620000	1701000	1786050	
Total variable Expense (B)	4,500	135,000	1620000	1701000	1786050	
Contribution Margin (CM) [C=(A-B)	500	15,000	180000	189000	198450	
Less Variable Expense						
Rent		500	6,000	6,000	6,000	
Electricity bill		500	6,000	6,500	7,000	
Transportation		1,000	12,000	12,500	13,000	
Salary (self)		5,000	60,000	60,000	60,000	
Entertainment		500	6,000	6,000	6,000	
Night Guard		160	1,920	1,920	1,920	
Generator		250	3,000	3,000	3,000	
Mobile bill		400	4,800	5,000	5,300	
Total fixed cost (D)		8,310	99,720	100,920	102,220	
Net Profit (E)= [C-D]		6,690	80,280	88,080	96,230	
Investment Payback			20,000	20,000	20,000	

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## 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	50,000		
1.2	Net Profit	80,280	88,080	96,230
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60,280	128,360
	Total Cash Inflow	130,280	148,360	224,590
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	60,280	128,360	204,590

### **SWOT ANALYSIS**

# Strength

Employment: Self: 00 Family:0 Others:00

Experience & Skill: 15 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

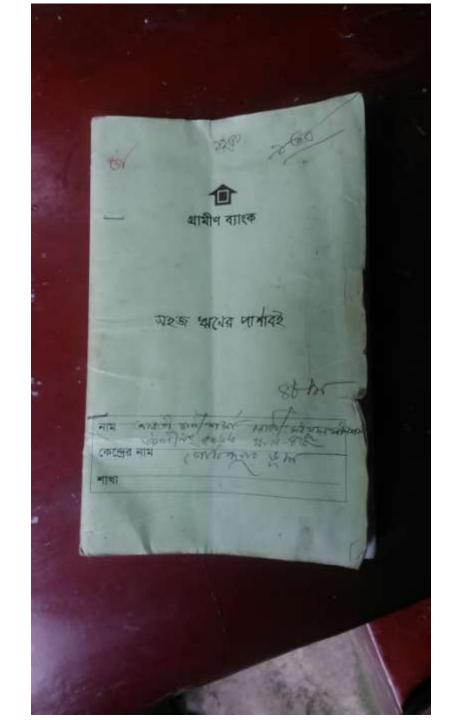
# Pictures











# **FAMILY PICTURE**

