

## Proposed NU Business Name: **ASHA PHARMECY**



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Sonatala unit.Bogra

Project verified by: Md.mozaharul islam Sarker



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Md. Nurullah Ansary</b>
Age	:	15-11-1983(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	03 Daugther
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Digalkandi P.O: Veluerpara P.S: Sonatala 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	:	<b>Most. Nurjahan Begum</b>
(iii) Father's name	:	<b>Md. Abdur Rashid Sarker</b>
(iv) GB member's info	:	Branch: Jhorgacha Sonatala, Centre # 05(Female), Member ID: 1004/1, Group No: 02 Member since: 10-01-1997 ( 20 Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 95773/-, Outstanding loan: 75378/-
(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	:	18 years experience in running business. He has a training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-848159
Mother's Contact No.	:	01746-433569
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala. Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Most. Nurjahan Begum** joined Grameen Bank since 20 years ago. At first she took 10,00 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASHA FARMACY</b>
Location	:	Digalkandi, Veluerpara, Sonatala, Bogra.
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 75,000/-(from existing business) 75% Required Investment BDT 50,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods; Cefradine, Zithrolex,Omeprazol,Rabiprazal,Napa and all Drug items, etc.</li> <li>▪Average gain on 12% sale.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪None employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from local market.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

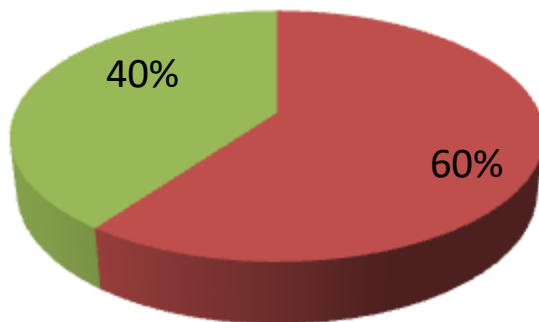
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Drug items	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Drug items	2,200	66,000	792,000
<b>Total variable Expense (B)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		120	1,440
Salary (self)		5,000	60,000
Entertainment		50	600
Mobile Bill		130	1,560
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>3,200</b>	<b>38,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
Cefradin	15	375	5,625	25	375	9,375	15,000
Ovel	10	550	5,500	20	550	11,000	16,500
Zithrolex	12	170	2,040	35	170	5,950	7,990
Neozith	5	210	1,050	12	210	2,520	3,570
Omeprazole	15	500	7,500	30	500	15,000	22,500
Naproxen	18	300	5,400			0	5,400
Others	1	17885	17,885	1	6155	6,155	24,040
Security	1	30000	30,000	0	0	0	30,000
<b>Total</b>	<b>77</b>	<b>49990</b>	<b>75000</b>	<b>123</b>	<b>7960</b>	<b>50000</b>	<b>125000</b>

## Source of Finance



- Entrepreneur's Contribution 75,000
- Investor's Investment 50,000
- **Total 125,000**

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Drug items	3,300	99,000	1,188,000	1,247,400	1,309,770
<b>Total Sales (A)</b>	<b>3,300</b>	<b>99,000</b>	<b>1,188,000</b>	<b>1,247,400</b>	<b>1,309,770</b>
<b>Less. Variable Expense</b>					
Drug items	2,904	87,120	1,045,440	1,097,712	1,152,598
<b>Total variable Expense (B)</b>	<b>2,904</b>	<b>87,120</b>	<b>1,045,440</b>	<b>1,097,712</b>	<b>1,152,598</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>396</b>	<b>11,880</b>	<b>142,560</b>	<b>149,688</b>	<b>157,172</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Electricity Bill		120	1,440	1,440	1,440
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		50	600	600	600
Mobile Bill		130	1,560	1,560	1,560
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>	<b>69,600</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,080</b>	<b>72,960</b>	<b>80,088</b>	<b>87,572</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)*

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	72,960	80,088	87,572
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		52,960	113,048
	<b>Total Cash Inflow</b>	<b>122,960</b>	<b>133,048</b>	<b>200,620</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>52,960</b>	<b>113,048</b>	<b>180,620</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 ,Others:0  
Experience & Skill : 57Years  
Quality goods & services;  
Skill and experience; 7 Years

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Digalkhandi, Veluerpara,  
Sonatala, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# Family picture

