

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

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Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

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

Name	:	<b>SOHEL</b>
Age	:	10/02/1987 ( 30 Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2 Sisters
Address	:	Vill: Hailjor, P.O: Bhulesshor-1743, P.S: Kapashia, 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>GOLAPI BEGUM</b>
(iii) Father's name	:	<b>ABDUS SATTAR</b>
(iv) GB member's info	:	Branch: Goshinga, Centre # 36 (Female), Member ID: 3947, Group No: 05 Member since: 11/06/1998 to 2005 (07 Years) First Loan: BDT 5,000 /-, Existing Loan: 20,000/- Outstanding Loan: Nil
Further Information:		
(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. He has 03 years training
Other Own/Family Sources of Income	:	Cow Rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753-562074
Family's Contact No.	:	01726-717530
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GOLAPI BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>SAIFA PHARMACY</b>
Location	:	Hailjor School Market, Kapashia
Total Investment in BDT	:	BDT 1,40,000/-
Financing	:	Self BDT 90,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	15 ft x 12 ft = 180 sq. ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in various medicine items.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kapashia.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business

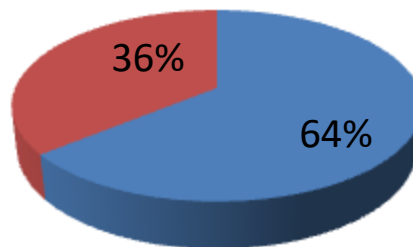
BDT (TK)

Particulars	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine Items	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Medicine Items	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		300	3,600
Transportation		700	8,400
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
<b>Total fixed Cost (D)</b>		<b>6,050</b>	<b>72,600</b>
<b>Net Profit (E) [C-D]</b>		<b>11,950</b>	<b>1,43,400</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
Ciproprocrin	8 Box	300	2,400	10 Box	300	3,000	5,400
Agithromycine	10 Box	320	3,200	15 Box	320	4,800	8,000
Fimoxin	60 Box	70	4,200	50 Box	70	3,500	7,700
Pentonix	15 Box	700	10,500	20 Box	700	14,000	24,500
Seclo	15 Box	500	7,500	20 Box	500	10,000	17,500
Omiplazol	10 Box	400	4,000	10 Box	400	4,000	8,000
Calcium Tablet	-	-	10,000	-	-	4,000	14,000
Vetenary Medicines	-	-	20,000	-	-	5,000	25,000
Other Medicines	-	-	8,200	-	-	-	8,200
Flexiload	-	-	10,000	-	-	-	10,000
Security	-	-	10,000	-	-	-	10,000
<b>Total</b>			<b>90,000</b>			<b>50,000</b>	<b>1,40,000</b>

## Source of Finance



- Entrepreneur's Contribution- 90,000
- Investor's Investment- 50,000
- Total Investment-1,40,000

## Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
<b>Revenue (sales)</b>					
Medicine Items	4,200	1,26,000	15,12,000	15,87,600	16,66,980
<b>Total Sales (A)</b>	<b>4,200</b>	<b>1,26,000</b>	<b>15,12,000</b>	<b>15,87,600</b>	<b>16,66,980</b>
<b>Less. Variable Expense</b>					
Medicine Items	3,360	1,00,800	12,09,600	12,70,080	13,33,584
<b>Total variable Expense (B)</b>	<b>3,360</b>	<b>1,00,800</b>	<b>12,09,600</b>	<b>12,70,080</b>	<b>13,33,584</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>840</b>	<b>25,200</b>	<b>3,02,400</b>	<b>3,17,520</b>	<b>3,33,396</b>
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,000
Electricity Bill		300	3,600	4,200	4,800
Transportation		900	10,800	13,200	16,800
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
<b>Total Fixed Cost</b>		<b>6,300</b>	<b>75,600</b>	<b>77,700</b>	<b>82,100</b>
<b>Net Profit (E) [C-D]</b>		<b>18,900</b>	<b>2,26,800</b>	<b>2,39,820</b>	<b>2,51,296</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	2,26,800	2,39,820	2,51,296
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		2,06,800	4,26,620
	<b>Total Cash Inflow</b>	<b>2,76,800</b>	<b>4,46,620</b>	<b>6,77,916</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<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>2,06,800</b>	<b>4,26,620</b>	<b>6,57,916</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

আপনার নাম  
সংগ্রহের নাম

# গ্রামাণ শক্তি

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প্রস্তাবিত নবীন

পূর নাম:

সাইফুল হক হোসেন

পেটের নাম:

বঙ্গবন্ধু সিনিয়র, সাতক্ষীরা

চাকরার সংক্ষিপ্ত জীবন বৃত্তান্ত:

সে: মোহেল

বাস:

৩০

জন্ম তারিখ:

২০/০২/১২

স্বাক্ষরিত যোগ্যতা:

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# FAMILY PICTURE

