

Proposed NU Business Name: SADIA PHARMACY

Project identification and prepared by: Md. Razu Ahmed,
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Project verified by: Md.Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SHAHIN
Age	:	01-02-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	04 Brothers 2 Sister
Address	:	Vill: Barha, P.O: barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KHADIJA BEGUM
(iii) Father's name	:	MD.ILOM MIA
(iv) GB member's info	:	Branch: Komorgonj, Centre # 67 (Female), Member ID: 6852, Group No: 03 Member since: 01/01/2000 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: Nill
(v) Who pays GB loan installment	:	Mother
(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	:	Twelve years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01965-168943
Mother's Contact No.	:	01912-307867
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHADIJA joined Grameen Bank since 17 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

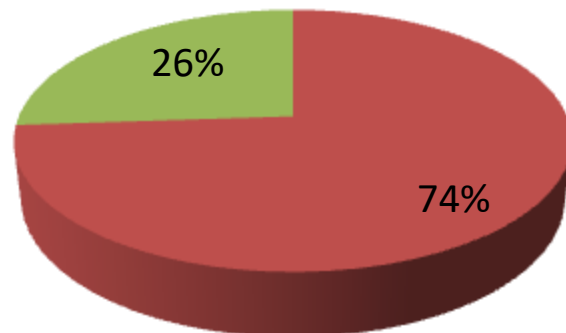
Proposed Nobin Udyokta Business Info

Business Name	:	SADIA PHARMACY
Location	:	Barha Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,70,000(from existing business) 68% Required Investment BDT 60,000(as equity) 32 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Medecine, etc. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. ▪He is doing his business in rent place. ▪Collects goods from Bandura. ▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Medecine item	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Medecine item	1400	42000	504000
Total Variable Expense	1400	42000	504000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		1500	18000
Guard		0	0
Salary (Staff-4)		0	0
Mobil Bill		300	3600
Generator		0	0
Total Fixed Cost (D)		8300	99600
Net Profit (E)= [C-D]		9700	116400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ciprocline group	10	2,000	20,000	10	2,000	20,000	40,000
Flucoxecin group	10	2,000	20,000				20,000
Azithromycin	10	2,000	20,000	10	2,000	20,000	40,000
Sefradin	10	2,000	20,000				20,000
Omeprazole	10	2,000	20,000	10	2,000	20,000	40,000
Esomeprazole	10	2,000	20,000				20,000
Security			50,000				50,000
Others							
Total			1,70,000			60,000	2,30,000



- Entrepreneur's Contribution 170,000
- Investor's Investment 60,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
medicine	3000	90000	1080000	1134000
Total Sales(A)	3000	90000	1080000	1134000
Less Variable Expense (B)				
medicine	2100	63000	756000	793800
Total Variable Expense	2100	63000	756000	793800
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200
Less Fixed Expense				
Rent		0	0	0
Electric Bill		500	6000	72000
Transportaion		1,500	18000	18900
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		300	3600	3600
Guard		1,500	18000	18000
Generator		0	0	0
Mobile Bill		400	4800	0
Total Fixed Cost (D)		9200	110400	172500
Net Profit (E)= [C-D]		17800	213600	224280
Investment Pay Back			36,000	36,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	213,600	224280
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		177600
	Total Cash Inflow	273,600	401,880
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)	36000	36000
	Total Cash Outflow	96,000	36,000
3	Net Cash Surplus	177,600	365,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barha Bazar, Nawabganj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest











FAMILY PICTURE

