

Proposed NU Business Name: **M/S SADIA PHARMACY**



Project identification and prepared by: Md. Answar
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Project verified by: MD.Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta

Name	:	S.M.IFTIYER AHAMMED
Age	:	15-09-1986(31 Years)
Education, till to date	:	B.A Pass
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	02 Brothers and 02 Sisters
Address	:	Vill: Belchongi ,P.O :Kakraid, P.S:Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	YAZMIN AKTER LILY
(iii) Father's name	:	S.M ABDUL MOZID
(iv) GB member's info	:	Branch: Modhupur, Centre # 87 (Male), Member ID: 8525, Group No: 10 Member since: 05-08-2006 (11 Years) First loan: 5000 taka. Existing loan: 16,000 taka Outstanding loan: 13,184taka
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	:	07 years experience in running business. He has training 06 months
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-879691
Mother's Contact No.	:	NO
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

YAZMIN AKTER LILY joined Grameen Bank since 11 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

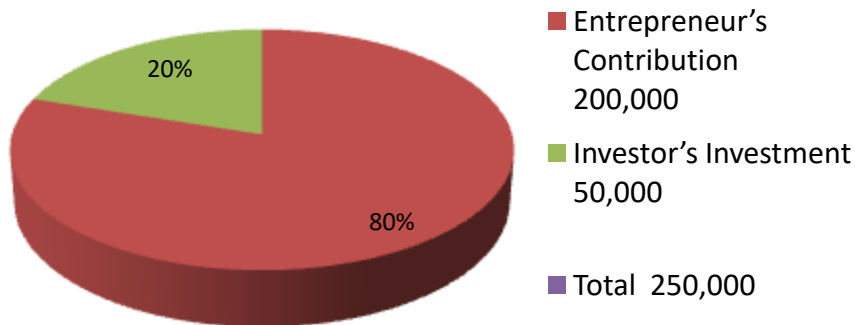
Business Name	:	M/S SADIA PHARMACY
Location	:	Mymensingh road, Modhupur, Tangail.
Total Investment in BDT	:	BDT :250,000/-
Financing	:	Self BDT 200,000 (from existing business) 80% Required Investment BDT 50,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16ft x 10ft= 160 square ft
Security of the shop	:	125,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; vitamin,injection,sefikirm,floclostin etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
vitamin,azithomysin,sebhekkrim,others	2500	75000	900000
	0	0	0
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
vitamin,azithomysin,sebhekkrim,others	2125	63750	765000
Total Variable Expense	2125	63750	765000
Contributon Margin (CM) [C=(A-B)]	375	11250	135000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		150	1800
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8250	99000
Net Profit (E)= [C-D]		3000	36000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
azithomysin	0	0	15,000	0	0	10,000	25,000
sefikrim	0	0	15,000	0	0	10,000	25,000
sebekkrim	0	0	10,000			5,000	15,000
nafrocen	0	0	5,000	0	0	5,000	10,000
floclosin	0	0	5,000		0	10,000	15,000
vitamin	0	0	10,000			5,000	15,000
injection	0	0	5,000	0	0	5,000	10,000
others	0	0	10,000	0	0		10,000
security	0	0	125,000	0	0		125,000
security							0
Total	0	0	200,000	0	0	50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
vitamin,azithomysin,sebhekkrim,others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
vitamin,azithomysin,sebhekkrim,others	2550	76500	918000	963900	1012095
Total Variable Expense	2550	76500	918000	963900	1012095
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8250	99000	99400	99800
Net Profit (E)= [C-D]		5250	63000	66150	69458
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	63,000	66150	69458
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		43000	89150
	Total Cash Inflow	113,000	109,150	158,608
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	43,000	89,150	138,608

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :08 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Mymensingh road,
modhupur,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

সাদিয়া ফার্মেসী











গ্রামীণ ব্যাংক

..... শাখা
সমুদ্র শাখা

সহজ ঋণের পাশ বই

নাম
ঋণী নং
গ্রুপ নং
কেন্দ্র নং
কেন্দ্রের নাম
বই ইস্যুর তারিখ
শাখা ব্যবস্থাপকের স্বাক্ষর

সহজ

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FAMILY PICTURE

