

Proposed NU Business Name: **SIFAT PHARMACY**



Project identification and prepared by: Md.Sujon hossain,
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Project verified by: MD.Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU HANIF
Age	:	18-09-1988 (29 Years)
Education, till to date	:	B.S.S Pass
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers, 01 Sister
Address	:	Vill: Amalitala ,P.O : Jalachatro, 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	:	MOST. HANUPHA BEGUM
(iii) Father's name	:	MD. ABDUL RAZZAK
(iv) GB member's info	:	Branch:Dokhala, Centre # 09 (Female), Member ID: 1237, Group No:01 Member since: 08-02-2007 to 05-12-2012 (06Years) First loan: 5000 taka. Existing loan: 20,000 taka Outstanding loan: 000 taka.
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	:	09 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.	:	01740-952591
Mother's Contact No.	:	01878-073386
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HANUPHA BUGUM joined Grameen Bank since 06 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	:	SIFAT PHARMACY
Location	:	Rajar bazar ,amalitala , modhupur,Tangail.
Total Investment in BDT	:	BDT :115,000/-
Financing	:	Self BDT 65,000 (from existing business) 57% Required Investment BDT 50,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 09ft= 108 square ft
Security of the shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; rheitidine,manatilokas,azithromycin,ciproflacein,syrup etc.▪The business is operating by entrepreneur. Existing no employee.▪The business is Own.▪Collects goods fromModhupur.▪Agreed grace period is 3 months.

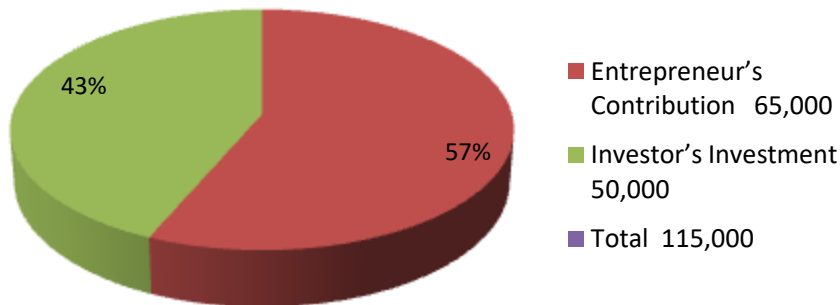
Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
azithromycin,rhenitidine,manatilokas,others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
azithromycin,rhenitidine,manatilokas,others	1400	42000	504000
Total Variable Expense	1400	42000	504000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		300	3600
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		6600	79200
Net Profit (E)= [C-D]		11400	136800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
rhenitidine	10	150	1,500	15	150	2,250	3,750
manatilokas	2	560	1,120	5	560	2,800	3,920
azithromycin	5	265	1,325	5	265	1,325	2,650
ciproflaccin	8	420	3,360	10	420	4,200	7,560
sephurxim	6	490	2,940	10	490	4,900	7,840
flokonajal	5	600	3,000	10	600	6,000	9,000
syrup	35	200	7,000	50	250	12,500	19,500
seferxim	8	380	3,040	12	380	4,560	7,600
others			31,715			11,465	43,180
security			10,000			0	10,000
Total	79	3065	65,000	117	3,115	50,000	115,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
azithromycin,rhenitidine,manatilokas,others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
azithromycin,rhenitidine,manatiloks,others	2100	63000	756000	793800	833490
Total Variable Expense	2100	63000	756000	793800	833490
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		300	3600	3600	3600
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		6600	79200	79900	80615
Net Profit (E)= [C-D]		20400	244800	257040	269892
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	244,800	257040	269892
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		224800	461840
	Total Cash Inflow	294,800	481,840	731,732
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	224,800	461,840	711,732

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Razarbazar,
amalitala ,modhupur, Tangail
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

