

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



Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABBAS DHALI
Age	:	27-07-1986 (31 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	01 Daugther
No. of siblings:	:	05 Brothers 05 Sisters
Address	:	Vill: North Payekpara P.O: B Payekpara P.S Tongibari, Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LAILA BEGUM
(iii) Father's name	:	DEAD ABUL BASAR DHALI
(iv) GB member's info	:	Branch: Rampal Centre # 47 (Female), Member ID: 6543, Group No: 02 Member since: 01-02-1995 (10 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 0/-
(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	:	Two years experience in running business. He has six years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01686-046838
Wife's Contact No.	:	01916-845531
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LAILA BEGUM joined Grameen Bank since 10 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	:	M/S ASIA PHARMACY
Location	:	Sukobaspur, Rampal , Munshiganj
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 130,000(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	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like G Max,agem,Malax,A Fix,Faymozal,Seclo,Renax, etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rent place.▪Collects goods from Munshiganj.▪Agreed grace period is 3 months.

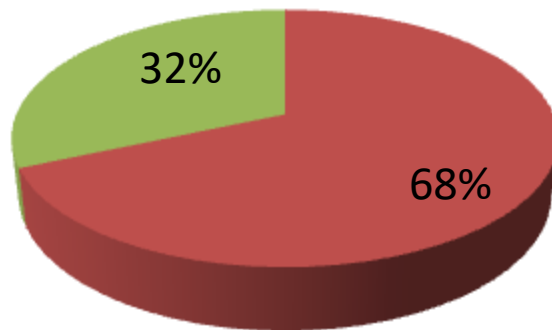
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine item	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Medicine item	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Transport		900	10,800
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Salary (Staff)		-	-
Entertainment		300	3,600
Rent		1,300	15,600
Total fixed Cost (D)		8,100	97,200
Net Profit (E) [C-D]		3,900	46,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
G Mex 500p	15,000	15,000	30,000
A Gem 500p	30,000	25,000	55,000
Monax 500p	10,000	10,000	20,000
Filax 400p	20,000	-	20,000
A Fix 400p	10,000	10,000	20,000
Faymozil	5,000		5,000
Seclo	10,000		10,000
Renix	10,000		
Other	20,000		
Total	130,000	60,000	190,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 60,000
- Total 190,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Medicine item	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Medicine item	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Transport		900	10,800	11,000	11,200
Electricity Bill		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,700	3,800
Salary (self)		5,000	60,000	60,000	60,000
Salary (Staff)		-	-	-	-
Entertainment		300	3,600	3,700	3,800
Rent		1,300	15,600	15,600	15,600
Non Cash Item					
Depreciation					
Total Fixed Cost		8,100	97,200	97,600	98,200
Net Profit (E) [C-D]		6,900	82,800	91,400	100,250

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	82,800	91,400	100,250
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		58,800	126,200
	Total Cash Inflow	142,800	150,200	226,450
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	58,800	126,200	202,450

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE