

Proposed NU Business Name: **NATIONAL PHARMACY**

হয় দফার আবেদন



Project identification and prepared by: Md Mofazzal Hossain,
Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar siddik



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Pronoy Debnath
Age	:	02-01-1990 (28 Years)
Education, till to date	:	H.S.C
Marital status	:	UnMarried
Children	:	Null
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Satu tia P.O: Kalihati, P.S: Kalihati , 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	:	Provati rani
(iii) Father's name	:	Dayal debnath
(iv) GB member's info	:	Branch: Sohodebpur Kalihati, Centre # 67 (Female), Member ID: 9687, Group No: 12 Member since: 22-09-1997 (11Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 8,0000/- Outstanding loan: BDT 16,296/-
(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	:	Five years experience in running business. He has Four years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01714-715823
Mother's Contact No.	:	01714-264839
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Provati Rani joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, agriculture , business and home development.

Proposed Nobin Udyokta Business Info

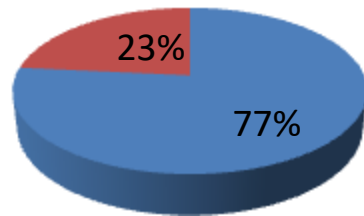
Business Name	:	NATIONAL PHARMACY
Location	:	Kalihati bazar , Kalihati,Tangail.
Total Investment in BDT	:	BDT 1,279,880
Financing	:	Self BDT 979,880(from existing business) 77% Required Investment BDT 300,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 160 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Madicin.▪Average 15% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Bolla Bazar, Elenga▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	8,500	255,000	3,060,000
Total Sales (A)	8,500	255,000	3,060,000
Less. Variable Expense		-	
Sales , Servicing	7,225	216,750	2,601,000
Total variable Expense (B)	7,225	216,750	2,601,000
Contribution Margin (CM) [C=(A-B)]	1,275	38,250	459,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		1,500	18,000
Transportation		500	6,000
Salary (self)		10,000	120,000
Salary (stuff)		8,000	96,000
Entertainment		300	3,600
Guard		1,560	18,720
Generator Bill		150	1,800
Mobile Bill		250	3,000
Total fixed Cost (D)		25,260	303,120
Net Profit (E) [C-D]		12,990	155,880

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Omiprazol	50	500	25,000			50,000	75,000
Azithromacyn	40	372	14,880			50,000	64,880
Multivitamin			80,000			50,000	130,000
Safixim			90,000			50,000	140,000
Harbal Madicin			100,000			50,000	150,000
Paracitamol			70,000			50,000	120,000
Calcium			120,000				120,000
Onitment, Crem			100,000				100,000
Sarzical			80,000				80,000
Security			100,000				100,000
Other			200,000				200,000
			979,880			300,000	1,279,880



- Entrepreneur's contibution 979880
- Investor's Investment 300000
- Total 1279880

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Sales	9,500	285,000	3,420,000	3,591,000	3,770,550
Total Sales (A)	9,500	285,000	3,420,000	3,591,000	3,770,550
Less. Variable Expense		-			
Sales	8,075	242,250	2,907,000	3,052,350	3,204,968
Total variable Expense (B)	8,075	242,250	2,907,000	3,052,350	3,204,968
Contribution Margin (CM) [C=(A-B)]	1,425	42,750	513,000	538,650	565,583
Less. Fixed Expense					
Rent		3,200	38,400	38,400	38,400
Electricity Bill		1,500	18,000	18,000	18,000
Transportation		500	6,000	6,000	6,000
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		8,000	96,000	96,000	96,000
Entertainment		300	3,600	3,600	3,600
Guard		1,560	18,720	18,720	18,720
Generator Bill		150	1,800	1,800	1,800
Mobile Bill		250	3,000	3,000	3,000
Total fixed Cost (D)		25,460	305,520	305,520	305,520
Net Profit (E) [C-D]		17,290	207,480	217,854	207,480
Payback			120,000	120,000	120,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1	Investment Infusion by Investor	300,000		
1	Net Profit	207,480	217,854	207,480
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		87,480	185,334
	Total Cash Inflow	507,480	305,334	392,814
2	Cash Outflow			
2	Purchase of Product	300,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	87,480	185,334	272,814

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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













Date	S	R	P	E	C
1-1-18	26900	9200	26500	600	9500
2-1-18	26500	9500	26100	500	9400
3-1-18	26300	9400	26300	500	9300
4-1-18	26900	9300	26500	600	9100
5-1-18	26600	9100	26200	500	9000
6-1-18	26800	9000	26000	400	9400
7-1-18	26500	9400	25900	500	9500
8-1-18	26900	9500	26400	600	9400
9-1-18	26600	9400	26100	400	9500
10-1-18	26800	9500	26300	600	9400



