

## Proposed NU Business Name: **SADIYA PHARMACY**



Project identification and prepared by: Md. Tofael Alam,  
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>DR. MAHIBUR RAHMAN</b>
Age	:	10/12/1985( 33Years)
Education, till to date	:	Diploma Medical
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04Brother , 01 Sister
Address	:	Vill: Uttor Kamer P.O:Kamer -1730, P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. SELINA AKTER</b>
(iii) Father's name	:	<b>MD. MOJIBUR RAHMAN FAKIR</b>
(iv) GB member's info	:	Branch: Torgong, Centre # 54 (Female), Member ID: 4823/1, Group No:06 Member since: 04/05/1998 to 2018 (20 Years) First Loan: BDT 5,000 /-, Existing Loan: 60,000/- Outstanding Loan: BDT 33,600/-
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	:	10 years experience in running business. He has 04 years training
Other Own/Family Sources of Income	:	Remittance
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-092623
Family's Contact No.	:	01918-288948
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SELINA AKTER** joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info4

Business Name	:	<b>SADIYA PHARMACY</b>
Location	:	Lotapata Bazar, Amraid .
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,60,000/- (from existing business) 70% Required Investment BDT 70,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 10 ft = 300 sq. ft
Security of the shop	:	BDT 40,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in various medicine items.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kapasia Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

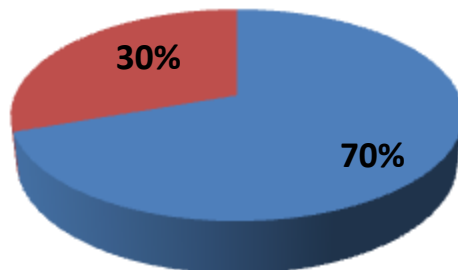
## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
Medicine items	3000	100000	1200000
		0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>100000</b>	<b>1200000</b>
<b>Less Variable Expense (B)</b>		<b>0</b>	<b>0</b>
Medicine items	2250	75000	900000
<b>Total Variable Expense</b>		<b>75000</b>	<b>900000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>25000</b>	<b>300000</b>
<b>Less Fixed Expense</b>			
Rent		2500	30000
Electric Bill		100	1200
Transportaion		800	9600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		300	3600
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>9150</b>	<b>109800</b>
<b>Net Profit (E)= [C-D]</b>		<b>15850</b>	<b>190200</b>

## Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Ciprocine	12	750	9,000	15	750	11,250	20,250
Sefriczim	20	480	9,600	15	480	7,200	16,800
Seforoczim	15	520	7,800	4	520	2,080	9,880
Setriczom	25	480	12,000	3	480	1,440	13,440
Emclosiline	18	775	13,950	17	775	13,175	27,125
Azitromicine	15	450	6,750	8	450	3,600	10,350
Omiprazol	50	500	25,000	4	500	2,000	27,000
Pantaprazol	40	370	14,800	3	370	1,110	15,910
Ecomiprazol	15	850	12,750	0	0	0	12,750
Injection			20,000			20,000	40,000
Calcium			15,000				15,000
Vitamin			10,000				10,000
Others			3,350			8,145	11,495
<b>TOTAL</b>			<b>160,000</b>			<b>70,000</b>	<b>230,000</b>

## Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 70,000
- Total 230,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Medicine items	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>	0	0	0	0	0
Medicine items	3000	112500	1350000	1417500	1488375
<b>Total Variable Expense</b>	0	<b>135000</b>	<b>1620000</b>	<b>1701000</b>	<b>1786050</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>37500</b>	<b>450000</b>	<b>472500</b>	<b>496125</b>
<b>Less Fixed Expense</b>					
Rent		2500	30000	30000	30000
Electric Bill		300	3600	3700	4000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		300	3600	3600	3600
Genarator		0	0	0	0
Mobil Bill		350	4200	4300	4400
<b>Total Fixed Cost (D)</b>		<b>9600</b>	<b>115200</b>	<b>116000</b>	<b>117030</b>
<b>Net Profit (E)= [C-D]</b>		<b>27,900</b>	<b>334,800</b>	<b>351540</b>	<b>369117</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	334,800	351540	369117
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		306800	630340
	<b>Total Cash Inflow</b>	<b>404,800</b>	<b>658,340</b>	<b>999,457</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>306,800</b>	<b>630,340</b>	<b>971,457</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Amraid Bazar.  
Regular customers;150

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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আমিগণ শক্তি সামাজিক

প্রদর্শিত নবীন উদ্যোগ

নাম: সাদিক

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নাম: বঙ্গবন্ধু

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এর সর্বাঙ্গিক জীবন বৃত্তান্ত

স্বস্তিপুর বহুতল

তারিখ: ২০/১২/১৫

স্বাক্ষর: স্বস্তিপুর

অবস্থা: স্বস্তিপুর

স্বাক্ষর: স্বস্তিপুর









# FAMILY PICTURE

