

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



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Project verified by: MD.Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. NURUL ALAM</b>
Age	:	10-10-1985 (32 Years)
Education, till to date	:	H.S.C Pass
Marital status	:	Married
Children	:	01 Daughter,01 Son
No. of siblings:	:	02 Brothers, 04 Sisters
Address	:	Vill: Palotpara ,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	:	<b>MST.NURJAHAN KHANAM</b>
(iii) Father's name	:	<b>MD.AYEN UDDIN KHAN</b>
(iv) GB member's info	:	Branch:Orankhola , Centre # 54 (Female), Member ID: 6263, Group No:07 Member since: 16-08-2004 (07 Years) First loan: 3000 taka. Existing loan: 12,000 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	:	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.	:	01739-149427
Mother's Contact No.	:	01717-249862
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. NURJAHAN KHANAM** joined Grameen Bank since 07 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

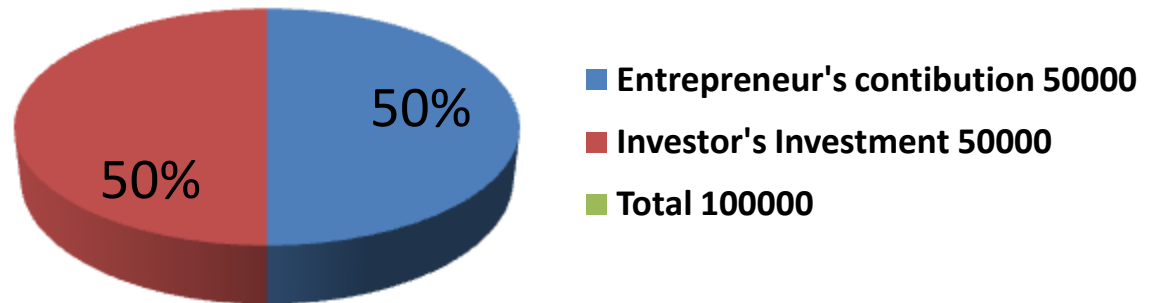
Business Name	:	<b>KHAN PHARMACY</b>
Location	:	kakraidbazar, modhupur,Tangail.
Total Investment in BDT	:	BDT :100,000/-
Financing	:	Self BDT 50,000 (from existing business) 50% Required Investment BDT 50,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 08ft= 120 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; azithromycin,cefixime,vitamin,syrup etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods fromModhupur.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnue (Sale)</b>			
azithromycin,vitamin,parasetamal,others	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
azithromycin,vitamin,parasetamal,others	2550	76500	918000
<b>Total Variable Expense</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less Fixed Expense</b>			
Rent		500	6000
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>84000</b>
<b>Net Profit (E)= [C-D]</b>		<b>6500</b>	<b>78000</b>

# Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
omiprajal	8	400	3200	omiprajal	20	400	8,000	11,200
ciprocin	6	300	1800	ciprocin	40	300	12,000	13,800
vatamin surup	30	200	6000	vatamin surup	50	200	10,000	16,000
azithromycin	7	80	650	parasetamal	50	200	10,000	10,650
vatamin tablet	20	200	4000	antibiotic	100	100	10,000	14,000
parasetamal	13	200	2600				0	2,600
antibiotic	13	100	1300				0	1,300
histamin	40	40	1600		0	0	0	1,600
	0		0				0	0
<b>Others</b>			8850	<b>Others</b>		0		8,850
<b>Security of Shop</b>			20000					20,000
<b>Machinaries</b>								0
<b>Total</b>			<b>50,000</b>				<b>50,000</b>	<b>100,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
azithromycin,vitamin,parasetamal,others	4000	120000	1440000	1512000	1587600
0	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>					
azithromycin,vitamin,parasetamal,others	3400	102000	1224000	1285200	1349460
<b>Total Variable Expense</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		500	6000	6000	6000
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7000</b>	<b>80400</b>	<b>80980</b>	<b>81569</b>
<b>Net Profit (E)= [C-D]</b>		<b>11000</b>	<b>132000</b>	<b>138600</b>	<b>145530</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	132,000	138600	145530
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		112000	230600
	<b>Total Cash Inflow</b>	<b>182,000</b>	<b>250,600</b>	<b>376,130</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>112,000</b>	<b>230,600</b>	<b>356,130</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; kakraid bazar,modhupur,  
Tangail  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



Top shelf: Various boxes of medicine, including several orange boxes with a butterfly logo and other white and green boxes.

Second shelf: A row of white boxes with blue and red accents, followed by a red box with a diamond logo, a blue box with a butterfly logo, and several yellow boxes with a colorful circular logo.

Third shelf: A row of white boxes with a rainbow logo, followed by a row of white boxes with a green plant logo.

Bottom shelf: A row of white boxes with a rainbow logo, followed by a row of white boxes with a blue logo, and a row of white boxes with the brand name 'HEBTON' and Bengali text 'হেবটন'.

Vertical label on the right side of the cabinet, partially obscured, with some text and a logo.

Two white labels with Bengali text and diagrams, likely instructions or product information, attached to the right side of the cabinet.

A yellow label with Bengali text and a logo, attached to the right side of the cabinet.













# FAMILY PICTURE

