



Grameen Kalyan

Proposed NU Business Name : Saiful Pharmacy & varieties



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md Saiful Islam. Vill: Bottoil(Notunpara), Post: Bisic, Upazilla : Kushtia, District: Kushtia
Age	: 20 Years
Marital status	: Married .
No. of siblings:	: 2(Two) brothers and 1(One) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst.Azida Begum : Md. Abdur Rhahaman . : Branch: Alampur, Group # 02, Centre # 33/M, Loan no.: 3079, Member since: 2005, First loan: Tk. 10,000, Existing loan: 50,000/-, Outstanding: 43600 : Entrepreneur : No : Nil : Nil : Nil
Education, till to date	: H.S.C

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 (Three) years experiences in this business. Started business with BDT 20,000/- (Twenty thousand).
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01753543976
National ID number	:	19955017950053425
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 10,000 (ten thousand) and bought a Cow. Subsequently she borrowed loan from GB for several times for different activities like including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Saiful Pharmacy & varieties.
Address/ Location	:	Bottoil Stand,
Total Investment in BDT	:	BDT : 1,55,300/-
Financing	:	Self BDT : 55,300/- (from existing business) Required Investment BDT: 1,00,000/- (as equity)
Present salary/drawings from business	:	BDT 2,000/- (Two thousand)
Proposed Salary	:	BDT 4,000/- (Four thousand)
Proposed Business Implementation Plan.	:	<ul style="list-style-type: none"> ➤ The project will start with having a Pharmacy & varieties shop . ➤ Various product line in the shop is Medicine items :Azithromycin, Omeprazol ,Flucloxacin, Napa, Vitamin, Saline etc; Electrical items : Bulbs ,cable, mobile charger, charger light ; Others items: Paper, pen, biscuit. ➤ Estimated sales is BDT. Tk. 4500/- per day; ➤ Estimated gross profit is 12% on sales; ➤ Payback period is estimated 2 years; ➤ Expected date to expand the project in August, 2015.

INFO ON EXISTING BUSINESS OPERATIONS

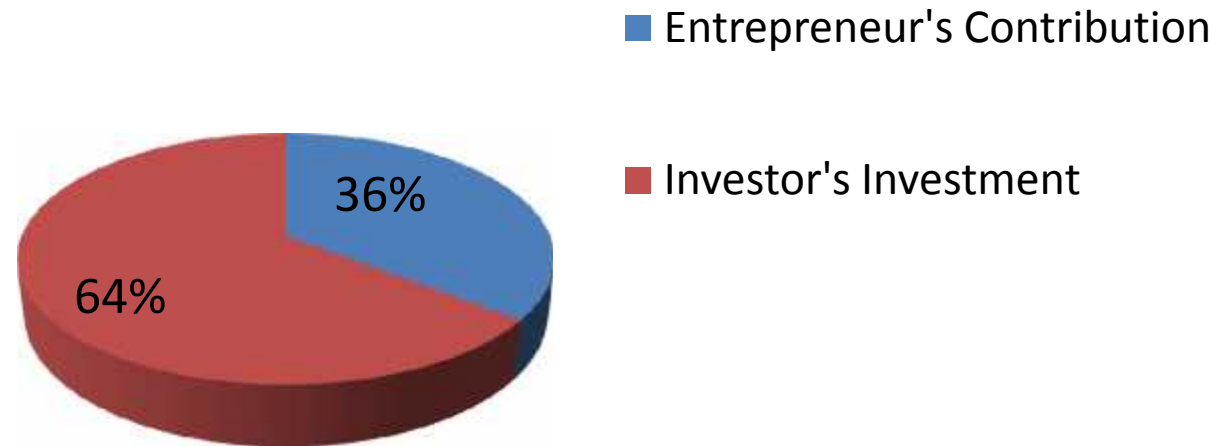
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,500	65,000	780,000
Less: Cost of sales (B):	2,200	57,200	686,400
Gross profit (GP) [C=(A-B)]	300	7,800	93,600
Less: Operating Costs:			
Electricity bill		200	2,400
Shop Rent		400	4,800
Night guard bill		200	2,400
Mobile bill		100	1,200
Present salary/Drawings-self		2,000	24,000
Other Expenses		100	1,200
Non Cash Item:		0	0
Depreciation Expenses		100	1,200
Total Operating Cost (D)		3,100	37,200
(C-D)Net Profit:		4,700	56,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed (BDT)	Total (BDT)
	1	2	3(1+2)
Investments in different categories:			
Medecin items (Azithromycin, Omeprazol, Flucloxacilin etc)	12,800	20,000	32,800
Electrical items (Bulb, cables, Suisse etc.)	8,000	18,000	26,000
Mobile chargers	1,000	7,000	8,000
Charger Light	500	2,000	2,500
Mobile battery	1,000	5,000	6,000
Computer	0	30,000	30,000
Shop security	20,000	0	20,000
Others	8,000	12,000	20,000
Cash in hand	4,000	6000	10,000
Total Capital	55,300	100,000	155,300

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution	55,300	36
Investor's Investment	100,000	64
Total Investment	155,300	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue						
Sales (Pharmacy & Varieties)	4,500	117,000	1,404,000	4,950	128,700	1,544,400
Sales (From computer)	300	7,800	93,600	330	8,580	102,960
(A) Total Revenue	4,800	124,800	1,497,600	5,280	137,280	1,647,360
Less: Cost of sales						
Cost of sales(Pharmacy & Varieties)	3960	102960	1235520	4356	113256	1359072
Cost of sales (From computer)	60	1560	18720	66	1716	20592
(B) Total cost of sales	4020	104520	1254240	4422	114972	1379664
Gross profit (GP) [C=(A-B)]	780	20,280	243,360	858	22,308	267,696
Less: Operating Costs:						
Electricity bill		400	4,800		440	5,280
Shop Rent		400	4,800		440	5,280
Night guard bill		200	2400		150	1800
Mobile bill (SMS & Reporting inclusive)		200	2,400		220	2,640
Proposed salary-self		4,000	48,000		5,000	60,000
Other Expenses		150	1,800		165	1,980
Non Cash Item:						
Depreciation /product loss		600	7,200		660	7,920
Total Operating Cost (D)		5950	71400		7075	84900
(C-D)Net Profit:		14,330	171,960		15,233	182,796
Retained Income:			171,960			182,796

Notes: 1. **Agreed Grace period:** Three Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow		
Opening Balance	4,000	215,960
Capital Infusion by Investor	100,000	0
Sales	1,497,600	1,647,360
Total Receipts	1,601,600	1,863,320
Cash Outflow		
Cost of goods sold	1,254,240	1,379,664
Operating expenses	71,400	84,900
Return to investor	60,000	60,000
Total payment	1,385,640	1,524,564
Closing Balances	215,960	338,756

SWOT ANALYSIS

STRENGTH <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Trade license: own name;<input type="checkbox"/> Keeping books of record.	WEAKNESS <ul style="list-style-type: none"><input type="checkbox"/> lack of capital;<input type="checkbox"/> Limited product.
OPPORTUNITIES <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Investor's money will be payback in two years.	THREATS <ul style="list-style-type: none"><input type="checkbox"/> Local competitor;<input type="checkbox"/> Credit sales.

Presented at 6th Executive SB Design Lab on
August 12, 2015 at Grameen Kalyan.

Thank you

Pictures

My Mather and me











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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউনিয়ন পরিষদের ৭ নং ফরম
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং - 1596

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ২/২০১১/১৪-২৫ পোঃ বিসিক, উপজেলা ও জেলা ৪ কুষ্টিয়া।

তারিখ : ২/১/১৪

দোকান / কোম্পানী / গ্রহীতার নাম : আহুদুল জাহেদী হুদু জাহেদী

পিতা / স্বামী / মালিকের নাম : মোঃ আহুদুল হুসেইন

ঠিকানা : বটতৈল, নুসরাতপুর, বটতৈল, কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : প্রাইভেট মোটরসিকুলে বৈধ বা বলবৎ থাকার সময় : ২০১৪-২০১৫

লাইসেন্সের মেয়াদ : ৩০/৬/২০১৫ পর্যন্ত।

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১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০/-

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Thank You