

Proposed NU Business Name: **AFIYA PHARMICY**



Project identification and prepared by: Md. Shah-Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mozaharul Islam



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.NASIR UDDIN PRAMANIK
Age	:	22-02-1983(29 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Duaghter
No. of siblings:	:	Nil
Address	:	Vill: Kholas, P.O: Dupchachia, P.S: Dupchachia , Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JAMIRON BEOYA
(iii) Father's name	:	LATE. TOMIZ UDDIN
(iv) GB member's info	:	Branch: Birkeder,Kahalu, Centre # 19 (Female), Member ID:3442/1 , Group No: 06 Member since: 15-09-2002- 2007(05Years) First loan: BDT 6,000/-
Further Information:		Existing loan: BDT 15,000- Outstanding loan: BDT Nil
(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	:	19 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01718-785958
Mother's Contact No.	:	01831-989245d
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JAMIRON BEOYA joined Grameen Bank since 05 years ago. At first she took 6,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	AFIYA PHARMICY
Location	:	Mail Busstand, Dupchachia, Bogra.
Total Investment in BDT	:	BDT 125,000
Financing	:	Self BDT 75,000(from existing business) 60% Required Investment BDT 50,000(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10ft= 100square 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; Tablet, Capsul, Injaction, Syrap etc.▪Average 7% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

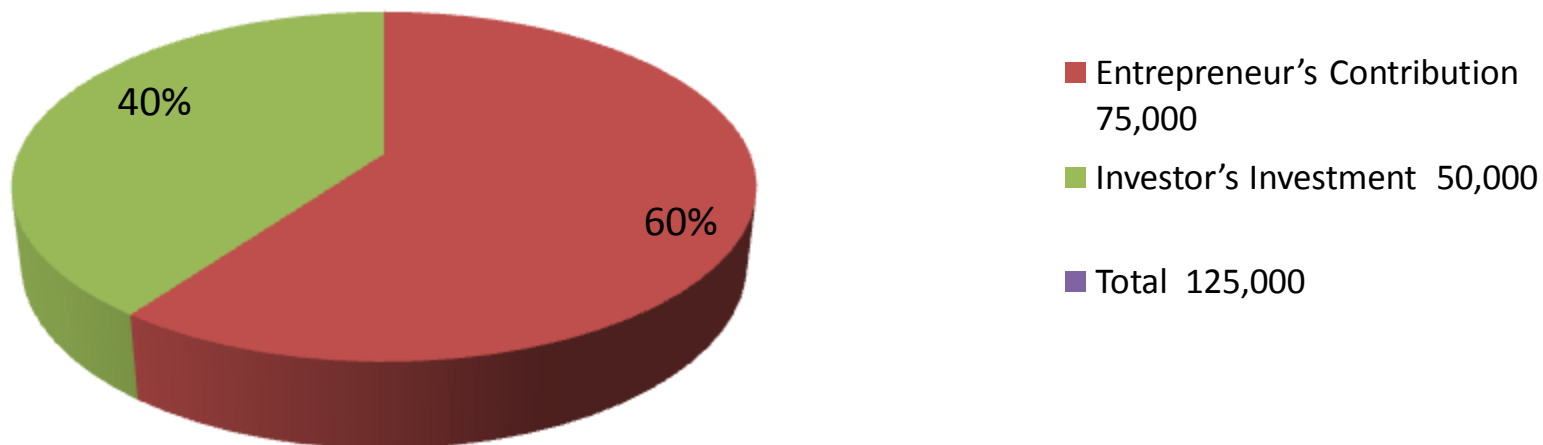
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tablet, Capsul	4,000	120000	1440000
Total Sales (A)	4,000	120000	1440000
Less Variable Expense			
Tablet, Capsul	3600	108000	1296000
Total variable Expense (B)	3,600	108000	1296000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		1,200	14400
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		7,200	86400
Net Profit (E)= [C-D]		4,800	57600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Antibiotic	500	50	25000	200	50	10000	35000
Injection	200	100	20000	100	100	10000	30000
sirap	200	50	10000	300	50	15000	25000
General Tablet	600	25	15000	600	25	15000	30000
Others	1	5,000	5000	0	0	0	5000
Total	500	0	75,000	1200	0	50,000	125000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Tablet, Capsul	6,000	180000	2160000	2268000	2381400
Total Sales (A)	6,000	180000	2160000	2268000	2381400
Less Variable Expense				0	0
Tablet, Capsul	5400	162000	1944000	2041200	2143260
Total variable Expense (B)	5,400	162000	1944000	2041200	2143260
Contribution Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Variable Expense				0	0
Rent		1,200	14400	15120	15876
Electricity bill		300	3600	3780	3969
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		3000	36000	37800	39690
Entertainment		500	6000	6300	6615
Mobile bill		500	6000	6300	6615
Total fixed cost (D)		11,000	132000	138600	145530
Net Profit (E)= [C-D]		7,000	84000	88200	92610
Investment Payback			20,000	20,000	20,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	84000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64,000	132,200
	Total Cash Inflow	134,000	152,200	224,810
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	64,000	132200	204810

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01, Others:0
Experience & Skill : 19 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





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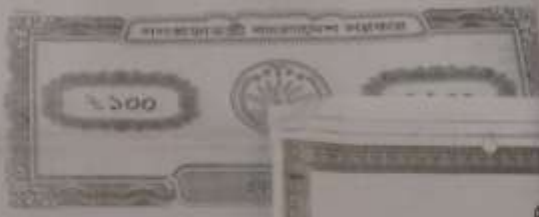
জোফিয়া ফার্মেসী

শ্রীঃ মোঃ নাছির উদ্দীন।
মোবাইল নং- ০১৭০৫.৭৫৫২৫৮
সর্বপ্রকার ঔষধ পাওয়া যায়।
ড্রাগলাইঃ নং-বিজি-০০০৬২৩/এবি।



2024-25

Handwritten notes in Hindi, possibly related to a loan or financial document.



सोकान प

के पत्र

Text block containing details of the loan or agreement, including interest and terms.

- List of conditions or terms of the loan, numbered 1 through 6.



Table with columns for details, possibly a schedule of payments or interest rates.

- Vertical list of items or conditions, possibly related to the loan terms.

Table with columns for financial details, possibly a summary of the loan.

Text box containing a signature or official stamp.

Handwritten signatures and official stamps at the bottom of the document.



Text block on the bottom left document, possibly a date or reference number.

Handwritten notes on the bottom left document, including a signature.

Handwritten signature on the bottom left document.

Text block on the bottom left document, possibly a title or header.

Text block on the bottom left document, possibly a disclaimer or terms of use.

FAMILY PICTURE

