

Proposed NU Business Name: **ARIF PHARMACY**



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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ARIFUL ISLAM
Age	:	15-05-1991(26Years)
Education, till to date	:	B.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	04 Brothers 02 sister
Address	:	Vill: Hoglagaw P.O ;SreenagarP.S: sreenagar,Dist.Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
(ii) Mother's name	:	AYESHA BEGUM
(iii) Father's name	:	KALU SHEIKH
(iv) GB member's info	:	Branch: Singpara, Centre # 30 (Female), Member ID: 2344, Group No: 05 Member since: 13-12-1995 (11Years) First loan: BDT 3,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	02years of business experience. : 02 years experience in running business. : He has trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-380152
Family's Contact No.	:	01721-765046
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYESHA BEGUM joined Grameen Bank since 11 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ARIF PHARMECY
Location	:	Hoglagaw bazar,sreenagar,munshigonj.
Total Investment in BDT	:	BDT 82,000/-
Financing	:	Self BDT 32,000/- (from existing business)39 % Required Investment BDT 50,000/- (as equity) 61%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 6 ft= 120 square ft
Security of the shop	:	BDT 2,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; medicine▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from sreenagar.▪Agreed grace period is 3 months.

Existing Business (BDT)

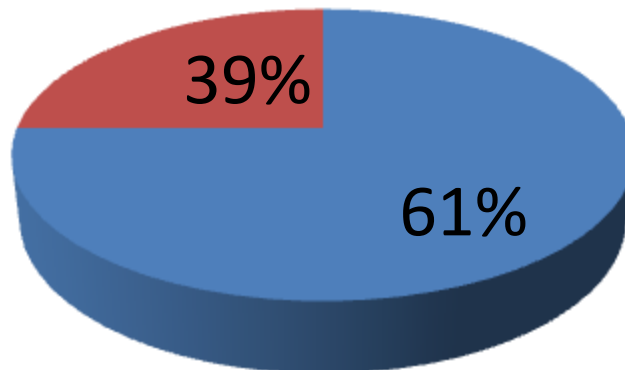
Particular	Daily	Monthly	Yearly
Revenue (sales)			
medicine	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
medicine	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Salary(self)		5,000	60,000
Entertainment		100	1,200
Gird		100	1,200
Mobile bill		200	2,400
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		5,300	63,600

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Azine	8	421	3368		10	421	4210	7578
Fix-a	4	420	1680		10	420	4200	5880
Sefril	10	300	3000		10	300	3000	6000
Spro	8	562	4496		10	562	5620	10116
A flocs	7	507	3549		10	507	5070	8619
Monus-10	9	451	4059		10	451	4510	8569
Amlopin	5	250	1250		10	250	2500	3750
Azilok	4	401	1604		10	401	4010	5614
Other			7000		0	0	16880	23800
security			2000					2000
Total			32,000				50,000	82,000

Source of Finance

■ Entrepreneur's contibution 32,000
 ■ Investor's Investment 50,000
 ■ Total 82,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%
Revenue (sales)				
Medicine	2,600	78,000	936,000	982,800
Total Sales (A)	2,600	78,000	936,000	982,800
Less. Variable Expense				
medicine	2,080	62,400	748,800	786,240
Total variable Expense (B)	2,080	62,400	748,800	786,240
Contribution Margin (CM) [C=(A-B)]	520	15,600	187,200	196,560
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Electricity Bill		300	3,600	3,780
Salary (self)		5,000	60,000	60,000
Entertainment		100	1,200	1,260
Gird		100	1,200	1,200
Mobile bill		200	2,400	2,520
Total Fixed Cost		6,700	80,400	80,760
Net Profit (E) [C-D]		8,900	106,800	115,800
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	106,800	115,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		76,800
	Total Cash Inflow	156,800	192,600
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	76,800	162,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business :02
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







