

Proposed NU Business Name: **BISMILLAH PHARMACY**



Project identification and prepared by: Md. Delower hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	HABIBUR RAHMAN
Age	:	10/05/1994 (23Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	1 Brother
Address	:	Vill: Lohadi P.O: Lohadi-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	:	KHADIJA <input type="checkbox"/>
(iii) Father's name	:	ABDUL AWAL
(iv) GB member's info	:	Branch: Shingosree, Centre # 69 (Female), Member ID: 7179, Group No: 04 Member since: 13/10/2009 to 2017 (8 Years) First Loan: BDT 10,000 /-, Existing Loan: 25,000/- Outstanding Loan: BDT 24,450/-
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	:	03 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	CNG Rearing.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01746-197295
Family's Contact No.	:	01715-944142
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KHADIJA joined Grameen Bank since 8 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

Business Name	:	BISMILLA PHARMACY
Location	:	Amraid Bazar, Amraid .
Total Investment in BDT	:	BDT 1,75,680/-
Financing	:	Self BDT 1,25,680/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 8 ft = 80 sq. ft
Security of the shop	:	BDT 30,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in various medicine items.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Kapasia Bazar.▪Agreed grace period is 3 months.

Existing Business

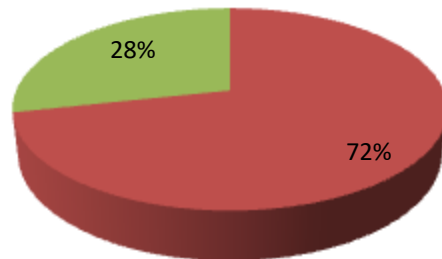
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Medicine Items	2000	60000	720000
	0	0	0
Total Sales (A)	2000	60000	720000
Less. Variable Expense			0
Medicine Items	500	15000	180000
Total variable Expense (B)	500	15000	180000
Contribution Margin (CM) [C=(A-B)]	1500	45000	540000
Less. Fixed Expense	2000	60000	720000
Rent			
Electric Bill		1500	18000
Transportaion			
Salary (Self)		300	3600
Salary (Staff)		700	8400
Entertainment			
Guard		5000	60000
Generator		0	0
Mobile Bill			
Total fixed Cost (D)		150	1800
Net Profit (E) [C-D]		200	2400

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
Omeprazole	14 Box	450	6300	10 Box	450	4500	10800
Azithromycine	6 Box	370	2220	8 Box	370	2960	5180
Cefixim	6 Box	300	1800	5 Box	300	1500	3300
Ranitidine	10 Box	375	3750	4 Box	375	1500	5250
Cefradine	8 Box	320	2560	8 Box	320	2560	5120
Flucloxaclyline	4 Box	500	2000	10 Box	500	5000	7000
Esomeprazole	6 P	800	4800	5 P	800	4000	8800
Riboflabin	8 P	150	1200	-	-	-	1200
Or-saline	20 P	100	2000	50 P	100	5000	7000
Ciprofluxacyline	5 Box	450	2250	-	-	-	2250
Fluconazole	4 Box	450	1800	4 P	450	1800	3600
Inj.	0 Box	00	15000	-	-	20000	35000
Others	-	-	50000	-	-	1180	51180
Security	-	-	30000				
Total			125680			50,000	175680

Source of Finance



- Entrepreneur's Contribution 125,680
- Investor's Investment 50,000
- Total 175,680

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Medicine Items	1200	36000	432000	453600	476280
	0	0	0	0	0
Total Sales (A)	3200	36000	432000	453600	476280
Less. Variable Expense					
Medicine Items	2400	72000	864000	907200	952560
Total variable Expense (B)	2400	72000	864000	907200	952560
Contribution Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less. Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		200	2400	2400	2400
Generator		150	1800	1800	1800
Mobile Bill		350	4200	4300	4400
Total fixed Cost (D)		8650	102000	103000	104030
Net Profit (E) [C-D]		15350	184200	193410	203081
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	184,200	193410	203081
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		164200	337610
	Total Cash Inflow	234,200	357,610	540,691
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	164,200	337,610	520,691

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

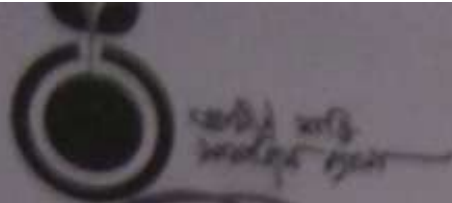
OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



প্রাথমিক শক্তি সামর্থ্য

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প্রভাবিত নবীন উদ্যোগ

কেন্দ্রের নাম:

বিসম্মিলিত হস্তশিল্প

কেন্দ্রের নাম:

বঙ্গবন্ধু স্মৃতি, সাতপুরা প্রকল্প

দায়িত্বের সংক্ষিপ্ত জীবন বৃত্তান্ত:

হস্তশিল্পের বহু মাস

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জন্ম তারিখ: ১০/০৫/১৯৮৫

যোগাযোগ:

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FAMILY PICTURE

