

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



Project identification and prepared by: Md Mojnu Hossain,  
Sherpur Unit, Bogra

Project verified by: Mojaharul Islam Sarker



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

Name	:	<b>MD RAMJAN ALI</b>
Age	:	01-02-1987 (29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers, 2 Sisters
Address	:	Vill: Gosaibari, P.O: Altadighee, P.S: Sherpur, 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	:	<b>MOST. KHODEZA BEGUM</b>
(iii) Father's name	:	<b>MD FOZLUL HOQ</b>
(iv) GB member's info	:	Branch: Garidoho Sherpur, Centre # 58 (Female), Member ID: 4682, Group No: 04 Member since: (8Years) First loan: BDT 5,000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	9 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01925-279969
Mother's Contact No.	:	01962-614226
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. KHODEZA BEGUM** joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HOQ PHARMACY</b>
Location	:	Gosaibari, Bot tola Bazaar
Total Investment in BDT	:	BDT 125,000/-
Financing	:	Self BDT 55,000/-(from existing business) 44% Required Investment BDT 70,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Medicine Item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

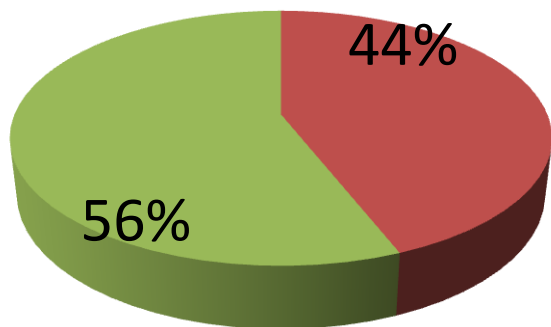
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Medicine	1,700	51,000	612,000
<b>Total variable Expense (B)</b>	<b>1,700</b>	<b>51,000</b>	<b>612,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		600	7,200
Mobile Bill		300	3,600
Salary (self)		3,000	36,000
Guard		90	1,080
Entertainment		150	1,800
Transportation		300	3,600
<b>Total fixed Cost (D)</b>		<b>4,940</b>	<b>59,280</b>
<b>Net Profit (E) [C-D]</b>		<b>4,060</b>	<b>48,720</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Antibiotik (30 x 300)	9,000	15,000	24,000
Anti Alsarent (15 x400)	6,000	12,000	18,000
Vitamin (40 x 80)	3,200	5,000	8,200
Paracytamol, Maxpro, Prox	15,000	10,000	25,000
Ranitidine, Omiprazole, Isomiprazole	10,000	13,000	23,000
Power plus, Safety & Others	11,800	15,000	26,800
<b>Total</b>	<b>55,000</b>	<b>70,000</b>	<b>125,000</b>

## Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 70,000
- Total 125,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Medicine	3,000	90,000	1,080,000	1,134,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>
<b>Less. Variable Expense</b>				
Medicine	2,550	76,500	918,000	963,900
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>	<b>963,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>
<b>Less. Fixed Expense</b>				
Rent		500	6,000	6,000
Electricity Bill		600	7,200	8,000
Mobile Bill		400	4,800	5,500
Salary (self)		3,000	36,000	36,000
Guard		90	1,080	1,080
Entertainment		150	1,800	2,200
Transportation		450	5,400	7,500
<b>Total Fixed Cost</b>		<b>5,190</b>	<b>62,280</b>	<b>66,280</b>
<b>Net Profit (E) [C-D]</b>		<b>8,310</b>	<b>99,720</b>	<b>103,820</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	99,720	103,820
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		57,720
	<b>Total Cash Inflow</b>	<b>169,720</b>	<b>161,540</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>42,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>57,720</b>	<b>119,540</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

মসী

বিস্মিল্লাহির রাহমানির রাহিম

বিস্মিল্লাহির রাহমানির রাহিম



# হক ফার্মেসী



প্রোপাইটারঃ

মোঃ রমজান আলী

মোবাইলঃ- ০১৯২৫-২৭৯৯৬৯

এখানে সকল প্রকার দেশী বিদেশী ঔষধ পাওয়া যায়।

ইস্ফার মেশিনে শ্বাস কষ্ট রোগীদের চিকিৎসা দেওয়া হয়।







বিস্মিল্লাহির রাহমানির রাহিম

হক ফার্মেসী

পোপাইটারঃ





# FAMILY PICTURE

