

Proposed NU Business Name: **MS ASHA PHARMACY**



Project identification and prepared by: MD. Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Muzaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SOROWAR HOSSAIN
Age	:	15-2-1984 (32 Years)
Education, till to date	:	MA
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Vatra, P.O: Khanpur, 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	:	MST. SALMA BEGUM
(iii) Father's name	:	MD. ABDUL SAMAD PRAMANIK
(iv) GB member's info	:	Branch: Mirjapur , Sherpur, Centre # 04(Female), Member ID: 1178; No:04 Member since: 02-07-1998 -2005 (7 Years) First loan: 3,000 taka.
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	Nil
(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	:	14 years experience in running business. He has 6 Months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-983484
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SALMA BEGUM joined Grameen Bank since 7 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS ASHA PHARMACY
Location	:	Mirjapur, Sherpur
Total Investment in BDT	:	BDT 160000/-
Financing	:	Self BDT 80000/-(from existing business) 50% Required Investment BDT 80,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Sherpur.▪Agreed grace period is 3 months.

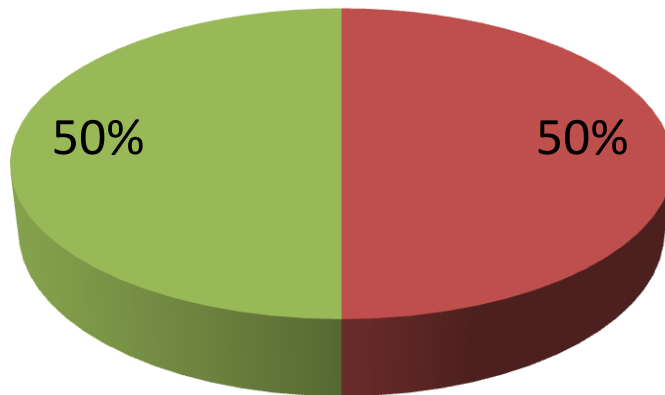
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	2500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Medicine	2125	63750	765000
Total Variable exp. (B)	2125	63750	765000
Contribution Margin CM [C= (A-B)]	375	11250	135000
less fixed exp.			
Rent		0	0
Electricity bill		200	2400
Transportation		200	2400
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		150	1800
Guard		100	1200
Genaretor		0	0
Mobile		300	3600
total fixed cost (D)		5950	71400
Net profit (E) [C-D]		5300	63600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Parasitamol	30	338	10,140	40	338	13,520	23,660
Renetidin	30	210	6,300	40	210	8,400	14,700
Injection	50	70	3,500	70	70	4,900	8,400
Vitamine	80	90	7,200	100	120	12,000	19,200
Antibiotic	70	120	8,400				8,400
Pentclear	60	40	5,000				5,000
Others	110	650	71,500				71,500
Total	430		80,000	250		80,000	160,000

Source of Finance



■ Entrepreneur's Contribution 80,000

■ Investor's Investment 80,000

■ Total 160,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Medicine	4800	144000	1728000	1814400
Total Sales (A)	4800	144000	1728000	1814400
less variable Expenses				
Medicine	4080	122400	1468800	1542240
Total variable Expenses (B)	4080	122400	1468800	1542240
Contribution Margin (CM)= (A-B)	720	21600	259200	272160
Less Fixed Expenses				
Rent		0	0	0
Electricity bill		200	2400	16000
Transportation		300	3600	35000
Salary (self)		5000	60000	60000
Salary (staff)		5000	60000	60000
Entertainment		300	3600	3600
Guard		100	1200	1200
Genaretor		0	0	0
Mobile		600	7200	7400
Total Fixed Cost		11500	138000	183200
Net Profit (E) (C-D)		10100	121200	88960
Investment Payback			48000	48000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	121,200	88,960
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		73,200
	Total Cash Inflow	201200	162160
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	73,200	114160

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 14 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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FAMILY PICTURE

