

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



Project identification and prepared by: Md Majnu Hossen,  
Sherpur Unit, Bugra

Project verified by: MD. Mujharul Islam



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD. ABDUL HALIM</b>
Age	:	15-05-1987(29 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Sisters
Address	:	Vill: Bagra koloni P.O: Sherpur 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>MST. HALIMA BEGEM</b>
(iii) Father's name	:	<b>MD. OHAB ALI</b>
(iv) GB member's info	:	Branch: Kushumbi, Sherpur, Centre # 42 (Female), Member ID: 7281, Group No: 14 Member since: 10-11-2001(15Years)
Further Information:		First loan: BDT – 3,000
(v) Who pays GB loan installment		Existing Loan: BDT 50,000, Outstanding loan:BDT 18,100
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	5 years experience in running business. He has 6 Manth training.
Other Own/Family Sources of Income	:	Poultry/ BDT 10000
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-756960
Mother's Contact No.	:	01716-042099
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HALIMA BEGEM** joined Grameen Bank since 15 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	:	<b>SQUER PHARMACY</b>
Location	:	Bottola, Sherpur.
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; <b>PHARMAC</b> item.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed</li><li>▪The shop is rented.</li><li>▪Collects goods from Sherpur, Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

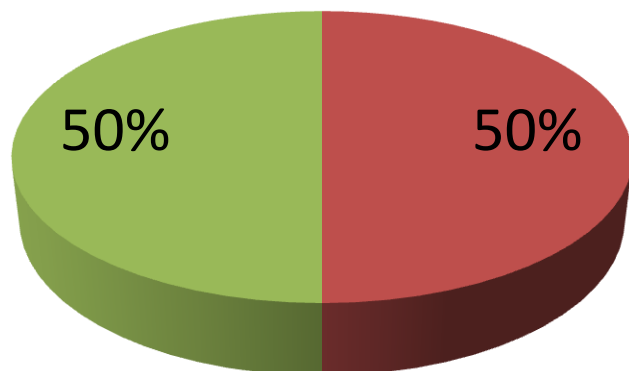
## Existing Business (BDT)

Paticular	Daily	Monthly	Year1
<b>Revenue(Sales)</b>			
Grocery item	2000	60000	720000
<b>Total Sales (A)</b>	2000	60000	720000
<b>Less Variable Expense</b>			
Grocery item	1600	48000	576000
<b>Total variable Expense (B)</b>	1,600	48000	576000
<b>Contribution Margin (CM) [C=(A-B)]</b>	400	12000	144000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		100	1200
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		100	1200
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		7,100	85,200
<b>Net Profit (E)= [C-D]</b>		4900	58800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Zimax ,cef, furoclv	9	232	6240	1	50000	50,000	56240
Fluston , conocin,sinamox	12	105	4927				4927
Amodis , Lebec, Seclo	6	182	2172				2172
Others			30,000				30,000
<b>Total</b>	<b>27</b>		<b>50,000</b>		<b>50000</b>	<b>100,000</b>	<b>100,000</b>

## Source of Finance



■ Entrepreneur's Contribution 50,000

■ Investor's Investment 50,000

■ Total 100,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Pharmacy Item,etc.	2,500	75,000	900,000	945,000	992,250
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>	<b>945,000</b>	<b>992,250</b>
<b>Less. Variable Expense</b>					
Pharmacy Item,etc.	1,875	56,250	675,000	708,750	744,188
<b>Total variable Expense (B)</b>	<b>1,875</b>	<b>56,250</b>	<b>675,000</b>	<b>708,750</b>	<b>744,188</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>625</b>	<b>18,750</b>	<b>225,000</b>	<b>236,250</b>	<b>248,063</b>
<b>Less. Fixed Expense</b>					
House rant		1000	12,000	12,000	12,000
Electricity Bill		100	1,200	1,200	1,200
Transportation		500	6,000	6,000	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>7,400</b>	<b>88,800</b>	<b>88,800</b>	<b>88,800</b>
<b>Net Profit (E) [C-D]</b>		<b>11,350</b>	<b>136,200</b>	<b>147,450</b>	<b>159,263</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	136,200	147,450	159,263
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		116,200	243,650
	<b>Total Cash Inflow</b>	<b>186,200</b>	<b>263,650</b>	<b>402,913</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>116,200</b>	<b>243,650</b>	<b>382,913</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 07 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









আশুতোষ  
সোনা

আশুভ  
সোবা

/// বিশিষ্টরাষ্ট্র রাহমানির রাহিম ///

# স্বয়ারফার্মেসী

আল্লাহর নামে উৎসর্গাকৃত জনগণের সেবার নিবেদিত এক  
(অনন্য প্রতিষ্ঠান)

রোগী দেখার সময়: ডাঃ মোঃ আব্দুল হান্নিম  
সকাল: ৯টা হতে দুপুর-১টা। পন. ৩ম. ৭.৩৫. টি. ও. ফাস্ট ব্রাস

বিকাল: ৩টা হতে রাত: ১০টা। ফোনে: নং ০৪২০/০১৭১৮-৭৫৬২৬০

এখানে সকল প্রকার ঔষধ পাইকারী মূল্যে বিক্রয় করা হয়।

বিঃদ্রঃ লেবুলাইজার মেসিন দ্বারা বাচ্চা ও বড়দের গ্যাম দেখারাসহ  
এবং ডায়াবেটিস ও ওজন পরিষ্কা করা হয়।





# FAMILY PICTURE

