

# Proposed NU Business Name: **SAZID PHARMACY & CHIKITSHALOY**



Project identification and prepared by: Md Shahidul Islam,  
Bagha Unit, Rajshahi

Project verified by: Abdul Mannan Talukder



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

Name	:	<b>MD SHAHIN ALAM</b>
Age	:	02-01-1989 (27 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother
Address	:	Vill: Dakshin Milik Bagha, P.O: Bagha. P.S: Bagha, Dist: Rajshahi.
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. REHANA BEWA</b>
(iii) Father's name	:	<b>LATE. SAIDUR RAHMAN</b>
(iv) GB member's info	:	Branch: Monigram, Centre # 33 (Female), Member ID: 2395/4, Group No: 02 Member since: 13-07-2002 (14 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 70,000/-, Outstanding loan: BDT 60,760/-
(v) Who pays GB loan installment	:	Mother
(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.)	:	No
Business Experiences and Training Info	:	8 years experience in running business. 3 Years in own business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-958165
Family's Contact No.	:	01704-317557
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit ,Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. REHANA BEWA** joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SAZID PHARMACY &amp; CHIKITSHALOY</b>
Location	:	Bar Jadia Bazaar, Bagha, Rajshahi.
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	:	8 ft x 8 ft= 64 square ft
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 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from various company.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<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	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		250	3,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		150	1,800
Transportation		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,400</b>	<b>76,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,600</b>	<b>67,200</b>

## Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Seclo	10	502	5,020	30	502	15,060	20,080
Orsalaine	20	100	2,000	50	100	5,000	7,000
Ziamx	15	350	5,250	20	350	7,000	12,250
Tridox	10	460	4,600	15	460	6,900	11,500
Flexi	10	410	4,100	14	410	5,740	9,840
Licuton	7	200	1,400	7	200	1,400	2,800
Noplazin	10	300	3,000	14	300	4,200	7,200
Hatazon	18	260	4,630	18	260	4,700	9,330
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>100.8</b>		<b>50,000</b>	<b>168</b>		<b>50,000</b>	<b>100,000</b>

## Source of Finance



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Medicine	2,600	78,000	936,000	982,800	1,031,940
<b>Total Sales (A)</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>	<b>982,800</b>	<b>1,031,940</b>
<b>Less. Variable Expense</b>					
Medicine	2,080	62,400	748,800	786,240	825,552
<b>Total variable Expense (B)</b>	<b>2,080</b>	<b>62,400</b>	<b>748,800</b>	<b>786,240</b>	<b>825,552</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15,600</b>	<b>187,200</b>	<b>196,560</b>	<b>206,388</b>
<b>Less. Fixed Expense</b>					
Rent		500	6,000	6,000	6,000
Electricity Bill		250	3,000	3,200	3,200
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		150	1,800	2,000	2,200
Transportation		300	3,600	4,500	5,500
<b>Total Fixed Cost</b>		<b>6,600</b>	<b>79,200</b>	<b>81,200</b>	<b>82,900</b>
<b>Net Profit (E) [C-D]</b>		<b>9,000</b>	<b>108,000</b>	<b>115,360</b>	<b>123,488</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)

<i>Sl #</i>	<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	108,000	115,360	123,488
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		88,000	183,360
	<b>Total Cash Inflow</b>	<b>158,000</b>	<b>203,360</b>	<b>306,848</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>88,000</b>	<b>183,360</b>	<b>286,848</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



2019-2020  
2019-2020  
2019-2020







# FAMILY PICTURE

