

Proposed NU Business Name: MS CHOWDHURY PHARMACY



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

Project verified by: Md Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	JIBON CHOWDHURY
Age	:	20-08-1996 (20 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	02 Brothers & 01 Sisters
Address	:	Vill: Charghat, P.O: Charghat, P.S: Charghat, 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	:	UMA RANI
(iii) Father's name	:	DINESH CHOWDHURY
(iv) GB member's info	:	Branch: Monigram, Centre # 12 (Female), Member ID: 2019/1, Group No: 03 Member since: 15-2-1995 to 2012 (17 Years) First loan: BDT 2000 Taka.
Further Information:		Existing loan: BDT 20000 , Outstanding loan: Nil
(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.)	:	None
Business Experiences and Training Info	:	03 years experience in running business. 03 Years in own business He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01751-148268
Family's Contact No.	:	01773-691514
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

UMA RANI Joined Grameen Bank Since 17 Years Ago. At First She Took 2000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS CHOWDHURY PHARMACY
Location	:	Charghat Bazaar, Rajshahi
Total Investment in BDT	:	BDT 130,000
Financing	:	Self BDT 80,000 (from existing business) 62% Required Investment BDT 50,000 (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	7 ft x 10 ft= 70 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.▪The shop is owned.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months.

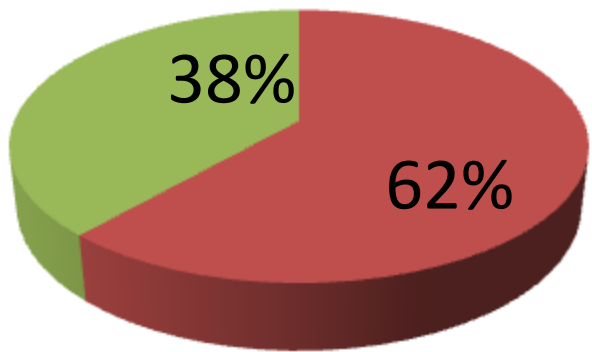
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	2,800	84,000	1,008,000
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Medicine	2,380	71,400	856,800
Total variable Expense (B)	2,380	71,400	856,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		5,400	64,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Seclo	50	502	25,100	30	502	15,060	40,160
Orsalaine	80	100	8,000	50	100	5,000	13,000
Ziamx	35	350	12,250	20	350	7,000	19,250
Tridox	30	460	13,800	15	460	6,900	20,700
Flexi	50	113	5,650	14	410	5,740	11,390
Licuton	20	200	4,000	7	200	1,400	5,400
Noplazin	20	300	6,000	14	300	4,200	10,200
Hatazon	20	260	5,200	18	260	4,700	9,900
Total	305		80,000	168		50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Medicine	3,400	102,000	1,224,000	1,285,200	1,349,460
Total variable Expense (B)	3,400	102,000	1,224,000	1,285,200	1,349,460
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Electricity Bill		500	6,000	7,000	8,000
Mobile Bill		400	4,800	5,500	6,000
Salary (self)		5,000	60,000	5,500	6,000
Transportation		1,200	14,400	16,500	18,500
Entertainment		300	3,600	4,000	4,500
Guard		100	1,200	1,500	1,500
Total Fixed Cost		7,500	90,000	40,000	44,500
Net Profit (E) [C-D]		10,500	126,000	186,800	193,640
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	126,000	186,800	193,640
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		106,000	272,800
	Total Cash Inflow	176,000	292,800	466,440
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	106,000	272,800	446,440

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;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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পরিচালক: ডাঃ ১৯৮৩/১৫, ডাঃ ১৯৮৩/১৫

শ্রো: জীবন

বাব রেড, চরকাটা

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FAMILY PICTURE

