

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



Project identification and prepared by: Hosen ALi  
Mohasthan Unit, Bogra

Project verified by: MD Mozaharul Islam



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

Name	:	<b>MD. MEHEDI HASAN MOON</b>
Age	:	(33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 SON 1 DAUGHTER
No. of siblings:	:	-
Address	:	Vill: Ghughur Doyar, P.O: Mohasthan Jadughor, P.S: Shibgonj, 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 MININ BEGUM</b>
(iii) Father's name	:	<b>LATE MOTAHAR ALI</b>
(iv) GB member's info	:	Branch : Raynogor, Shibgonj, Centre : 62(Female), Member ID: 5152, Group No: 08 Member since: 2007-2017 (10 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 30000; 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.)	:	Nil
Business Experiences and Training Info	:	6 years experience in running business. 9 Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01719-643134
Family's Contact No.	:	01798-850430
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha LtdMohasthan Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST MININ BEGUM** joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS PROFESSOR PHARMACY</b>
Location	:	Mohasthan, Shibgonj Road
Total Investment in BDT	:	BDT 200000 /-
Financing	:	Self BDT 130000/- (from existing business) 65% Required Investment BDT 70000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	6ft x 10 ft= 60 sqft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Medicine items.</li><li>▪Average 10% 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 Bogra.</li><li>▪Agreed grace period is 3 months.</li></ul>

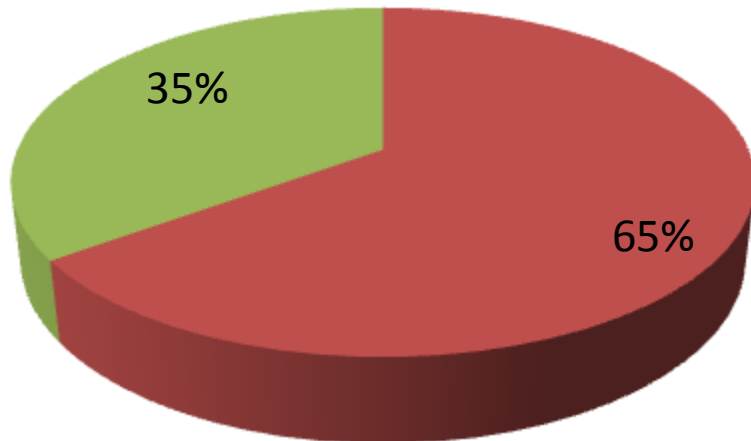
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	6000	180000	2160000
<b>Total sales (A)</b>	6000	180000	2160000
<b>Less Variable Exp.</b>			
Medicine	5400	162000	1944000
<b>Total Variable exp. (B)</b>	5400	162000	1944000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>less fixed exp.</b>			
Rent		1800	21600
Electricity bill		500	6000
Transportation		200	2400
Salary (self)		5000	60000
Entertainment		300	3600
Mobile		300	3600
<b>total fixed cost (D)</b>		8100	97200
<b>Net profit (E) [C-D]</b>		<b>9900</b>	<b>118800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Parasitamol	100	200	20,000	50	400	20,000	40,000
Renetidin	40	500	20,000	50	400	20,000	40,000
Fexo	10	250	2,500	50	400	20,000	22,500
Fenadine	100	100	10,000	100	100	10,000	20,000
Alatrol	80	125	10,000			0	10,000
Vitamine	20	500	10,000			0	10,000
Komet	275	100	27,500			0	27,500
Cal D	200	100	20,000			0	20,000
Security			10,000				10,000
<b>Total</b>	<b>825</b>		<b>130,000</b>	<b>250</b>		<b>70,000</b>	<b>200,000</b>

## Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 70,000
- Total 200,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine	7500	225000	2700000	2835000	2976750
<b>Total Sales (A)</b>	<b>7500</b>	<b>225000</b>	<b>2700000</b>	<b>2835000</b>	<b>2976750</b>
less variable Expenses					
Medicine	6750	202500	2430000	2551500	2679075
Total variable Expenses (B)	6750	202500	2430000	2551500	2679075
<b>Contribution Margin (CM)= (A-B)</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expenses</b>					
Rent		1800	21600	21600	21600
Electricity bill		500	6000	6000	6000
Transportation		220	2640	2640	2640
Salary (self)		5000	60000	60000	60000
Entertainment		350	4200	4200	4200
Mobile		400	4800	4800	4800
Total Fixed Cost		8270	99240	99240	99240
<b>Net Profit (E) (C-D)</b>		<b>14230</b>	<b>170760</b>	<b>184260</b>	<b>198435</b>
Investment Payback			<b>28000</b>	<b>28000</b>	<b>28000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	170,760	184,260	198435
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		142,760	299020
	<b>Total Cash Inflow</b>	240760	327020	497455
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	98,000	28000	
3	<b>Net Cash Surplus</b>	142,760	299020	469455

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 6 Years: 9  
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







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# FAMILY PICTURE

