

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



Project identification and prepared by: Md Ataur  
Rahman, Sakhipur Unit, Tangail.

Project verified by: Md Siddiquer Rahman



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

Name	:	<b>MD NAZRUL ISLAM</b>
Age	:	12-12-1987 (30 Years)
Education, till to date	:	Master's Pass
Marital status	:	Married
Children	:	01 Son.
No. of siblings:	:	01 Brother
Address	:	Vill: BOhuria , P.O: Nalua, P.S: Sakhipur, Dist: Tangail
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 NURUNNAHAR</b>
(iii) Father's name	:	<b>ABDUL AOWAL</b>
(iv) GB member's info	:	Branch: Bohuria, Sakhipur. Centre # 53 (Female), Member ID: 1212, Group No: 02 Member since: 10-01-1988 to 1995(07 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 10,000/- Outstanding loan: BDT 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	:	04 years experience in running business. He has no training on business.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-572247
Father's Contact No.	:	01721-859890
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Sadar, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST NURUNNAHAR** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. She utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MIRZA PHARMACY</b>
Location	:	Nalua Bazar, Sakhiur, Tangail.
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 3,00,000 (from existing business) 85% Required Investment BDT 50,000 (as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of Farm	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The shop is planned to be scaled up by investment in existing Paracetamol, Antibiotic, Anti alsar, Antiestamin etc.</li><li>▪The farm is self.</li><li>▪The shop is operating by entrepreneur.</li><li>▪Existing no employee.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

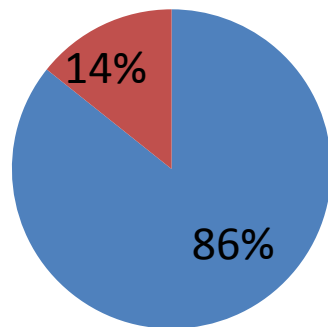
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Paracetamol, Antibiotic, Anti alsar, Antiestamin etc.	4500	135000	1620000
	0	0	0
<b>Total Sales (A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>
<b>Less Variable Expense</b>			
Paracetamol, Antibiotic, Anti alsar, Antiestamin etc.	3915	117450	1409400
<b>Total variable Expense (B)</b>	<b>3,915</b>	<b>117450</b>	<b>1409400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>585</b>	<b>17550</b>	<b>210600</b>
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		200	2400
Transportation		0	0
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		50	600
Generator		200	2400
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>6,050</b>	<b>72600</b>
<b>Net Profit (E)= [C-D]</b>		<b>11,500</b>	<b>138000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Paracetamol			32,000			10,000	42,000
Antibiotic			65,000			15,000	80,000
Antialsar			35,000			0	35,000
Antihistamin			20,000			0	20,000
Bhomitic			20,000			0	20,000
Sergicals			22,000			0	22,000
Syrup Vitamin			55,000			15,000	70,000
Injection			26,000			10,000	36,000
Security			0			0	0
Others			25,000			0	25,000
	<b>0</b>	<b>0</b>	<b>300,000</b>	<b>128</b>	<b>0</b>	<b>50,000</b>	<b>350,000</b>

### Source of Finance



- Entrepreneur's Contribution  
BDT 300,000
- Investor's Investment BDT  
50,000
- Total BDT 350,000

## Financial Business (BDT)

Paticular	Daily	Monthly	Yearly	Yearly	Yearly
<b>Revenue(Sales)</b>					
Paracetamol, Antibiotic, Anti alsar, Antiestamin etc.	6200	186000	2232000	2232000	2232000
<b>Total Sales (A)</b>	<b>6200</b>	<b>186000</b>	<b>2232000</b>	<b>2232000</b>	<b>2232000</b>
<b>Less Variable Expense</b>					
Paracetamol, Antibiotic, Anti alsar, Antiestamin etc.	5,394				
<b>Total variable Expense (B)</b>	<b>5,394</b>	<b>161820</b>	<b>1941840</b>	<b>1941840</b>	<b>1941840</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>806</b>	<b>24180</b>	<b>290160</b>	<b>290160</b>	<b>290160</b>
<b>Less Variable Expense</b>					
Rent		0	0	0	0
Electricity bill		200	2400	2400	2400
Transportation		0	0	0	0
Salary (self)		5,500	66000	66000	66000
Salary(Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		400	4800	4800	4800
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		500	6000	6000	6000
<b>Total fixed cost (D)</b>		<b>7,300</b>	<b>87600</b>	<b>87600</b>	<b>87600</b>
<b>Net Profit (E)= [C-D]</b>	<b>0</b>	<b>16,880</b>	<b>58,745</b>	<b>58,745</b>	<b>58,745</b>
<b>Investment Payback</b>			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	<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	58,745	61,682	64766.3625
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		58,745	120427.25
	<b>Total Cash Inflow</b>	<b>108,745</b>	<b>120,427</b>	<b>185193.6125</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	0	<b>20000</b>	<b>20000</b>
	<b>Total Cash Outflow</b>	<b>50,000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>58,745</b>	<b>120,427</b>	<b>185193.6125</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Nalua Bazar, Sakhipur,  
Tangail.

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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মূল কেনাবেশ হাসপাতাল  
সংলগ্নে উপস্থিত রয়েছে  
সকল প্রকার ঔষধি পত্রিকা  
সহ প্রয়োজনীয় সকল  
সেবা।  
ফোন: ০১৭২১৫৭২২৪৭  
১০১, বঙ্গবন্ধু সড়ক, ঢাকা-১০০



এখানে ডায়াবেটিস  
পরীক্ষা করা হয়।  
সিদ্ধি কামরুজ্জামান: 01721572247

স্বাস্থ্য সেবা  
সকল প্রকার ঔষধি পত্রিকা  
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આજીવન

આજીવન સિદ્ધાન્ત  
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ফোন নম্বর: ০১৭২১৫৭২২৭৭

জামা

জামা ডায়ালিসিস  
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# FAMILY PICTURE