

Proposed NU Business Name: **MAA PHARMACY**



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUS SALAM
Age	:	1-1-1993(23 Years)
Education, till to date	:	BA
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Sister 1 Brother
Address	:	Vill: Modnai, P.O: Talora, P.S: Kahalu, 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	:	MST. SHAHIDA
(iii) Father's name	:	MD. AJAHAR ALI
(iv) GB member's info	:	Branch: BIR KEDAR, KAHALUCentre #47(Female), Member ID: 4212, Group No: 06 Member since: 1-11-1990(26Years) First loan: BDT -2000
Further Information:		Existing Loan: BDT 10000, 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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723838743
Mother's Contact No.	:	01751490177
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHIDA joined Grameen Bank since 26 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	:	MAA PHARMACY
Location	:	Modnai , dorgatola, Boubazar
Total Investment in BDT	:	BDT 250000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	08 ft x 12 ft= 96 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; madicine etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from, Bogra.▪Agreed grace period is 3 months.

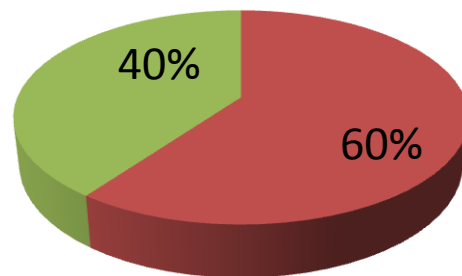
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine & others	3300	99000	1188000
Total Sales (A)	3300	99000	1188000
Less Variable Expense			
Medicine & others	2805	84150	1009800
Total variable Expense (B)	2,805	84150	1009800
Contribution Margin (CM) [C=(A-B)]	495	14850	178200
Less Variable Expense			
Rent		300	3600
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		6000	72000
Entertainment		200	2400
Mobile bill		500	6000
Total fixed cost (D)		7,800	93600
Net Profit (E)= [C-D]		7,050	84600

Investment Breakdown

Particulars	Existing	Proposed	Total
Medicines	90,000	80,000	170000
Others	60,000	20,000	80000
	150,000	100,000	250000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Medicine & others	5000	150000	1800000	1890000
Total Sales (A)	5000	150000	1800000	1890000
Less Variable Expense				
Medicine & others	4250	127500	1530000	1606500
Total variable Expense (B)	4,250	127500	1530000	1606500
Contribution Margin (CM) [C=(A-B)]	750	22500	270000	283500
Less Variable Expense				
Rent		300	15,000	15,000
Electricity bill		500	6000	6400
Transportation		700	8,400	8,600
Salary (self)		6000	72000	72000
Entertainment		200	2400	2400
Mobile bill		400	4800	5000
Total fixed cost (D)		8,100	108,600	109,400
Net Profit (E)= [C-D]		14400	172800	174,100
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5(Year)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	172,800	174,100
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		112,800
	Total Cash Inflow	272800	286900
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	a60000
3	Net Cash Surplus	112,800	226900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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



FIXE
Colour & Fashion
IMPROVER FRAGRANCE

वांति सिंग वकू
शक्ति लाल मरे

CAL 500
काली ५००

AT-5000-70
५०० ७०

केटो
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सुप्रमो









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হজনভার্সাল ফুড লিঃ
Dhaka

Color & Fashion
FRAGRANCE

microlab

শুধু ফিটনেসের জন্য
ফিলাসফি কলমিট

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FAMILY PICTURE

