

# Proposed NU Business Name: **MS AL TAHER PHARMACY**



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Tangail Sadar Unit, Tangail

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>TAHERUL ISLAM</b>
Age	:	03-04-1982 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Swalpo Borotia, P.O: Choktoil. P.S: Delduar, 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>YEATON</b>
(iii) Father's name	:	<b>KAYEM UDDIN</b>
(iv) GB member's info	:	Branch: Elasin Delduar, Centre # 21 (Female), Member ID: 32321, Group No: 03 Member since: 05-03-1989 to 1994 (05 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: Nil    Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	4 years experience in running business. 4 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.	:	01727-062662
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit ,Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**YEATON** joined Grameen Bank since 05 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS AL TAHER PHARMACY</b>
Location	:	Elasin Bazaar, Delduar, Tangail
Total Investment in BDT	:	BDT 325,000/-
Financing	:	Self BDT 245,000/- (from existing business) 75% Required Investment BDT 80,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Medicine etc</li><li>▪Average 12% 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 Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

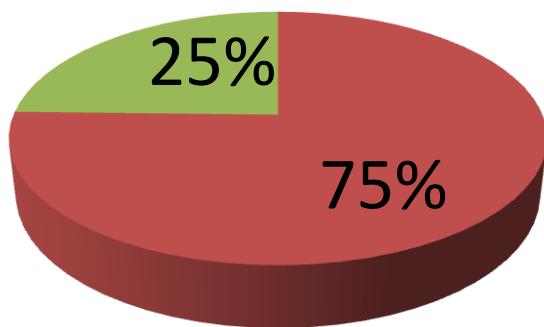
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	4,700	141,000	1,692,000
<b>Total Sales (A)</b>	<b>4,700</b>	<b>141,000</b>	<b>1,692,000</b>
<b>Less. Variable Expense</b>			
Medicine	4,136	124,080	1,488,960
<b>Total variable Expense (B)</b>	<b>4,136</b>	<b>124,080</b>	<b>1,488,960</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>564</b>	<b>16,920</b>	<b>203,040</b>
<b>Less. Fixed Expense</b>			
Rent		1,300	15,600
Electricity Bill		150	1,800
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		500	6,000
Guard		150	1,800
<b>Total fixed Cost (D)</b>		<b>8,500</b>	<b>102,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,420</b>	<b>101,040</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Omiprazole	100	400	40,000	85	400	34,000	74,000
Salaine	10	90	900	9	90	810	1,710
Antibioti	94	150	14,100	80	150	12,000	26,100
Vitamin	250	236	59,000	25	236	5,900	64,900
Syrup	150	60	9,000	150	60	9,000	18,000
Calcium	50	202	10,100	55	202	11,110	21,210
Drop	100	119	11,900	60	119	7,140	19,040
Security	1	100000	100,000	0	0	0	100,000
Others	0	0	0	1	40	40	40
<b>Total</b>	<b>755</b>		<b>245,000</b>	<b>465</b>		<b>80,000</b>	<b>325,000</b>

## Source of Finance



- Entrepreneur's Contribution 245,000
- Investor's Investment 80,000
- Total 325,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>					
Medicine	6,200	186,000	2,232,000	2,343,600	2,460,780
<b>Total Sales (A)</b>	<b>6,200</b>	<b>186,000</b>	<b>2,232,000</b>	<b>2,343,600</b>	<b>2,460,780</b>
<b>Less. Variable Expense</b>					
Medicine	5,456	163,680	1,964,160	2,062,368	2,165,486
<b>Total variable Expense (B)</b>	<b>5,456</b>	<b>163,680</b>	<b>1,964,160</b>	<b>2,062,368</b>	<b>2,165,486</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>744</b>	<b>22,320</b>	<b>267,840</b>	<b>281,232</b>	<b>295,294</b>
<b>Less. Fixed Expense</b>					
Rent		1,300	15,600	15,600	15,600
Electricity Bill		150	1,800	2,000	2,200
Mobile Bill		500	6,000	7,000	8,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,500	18,000	20,000	22,000
Entertainment		500	6,000	6,000	6,000
Guard		150	1,800	1,800	1,800
<b>Total Fixed Cost</b>		<b>9,100</b>	<b>109,200</b>	<b>112,400</b>	<b>115,600</b>
<b>Net Profit (E) [C-D]</b>		<b>13,220</b>	<b>158,640</b>	<b>168,832</b>	<b>179,694</b>
<b>Investment Payback</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</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	80,000		
1.2	Net Profit	158,640	168,832	179,694
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		126,640	263,472
	<b>Total Cash Inflow</b>	<b>238,640</b>	<b>295,472</b>	<b>443,166</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>32,000</b>	<b>32,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>126,640</b>	<b>263,472</b>	<b>411,166</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
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

“বিস্মিল্লাহির রাহমানির রাহিম”

# আল-তাহের

## ফার্মেসী

প্রোঃ ডাঃ তাহেরুল ইসলাম  
এল.এম.এ.এফ

মোবাইল : ০১৭২৭-০৬২৬৬২

এখানে সকল প্রকার ঔষধ সুলভ  
মূল্যে বিক্রয় করা হয় এবং অতি  
যত্ন সহকারে রোগী দেখা হয়।

মেইন রোড, এলাসিন বাজার

দেলদয়ার টাঙ্গাইল।





Man in white shirt sitting on a stool.

Man in striped shirt standing behind the counter.

RUCHITON

Medicine boxes with images of people.

Medicine boxes on the counter.









Syrup **RUCHITON**  
A Compound with 100% Sterile & Certified  
JBL Drug Laboratories  
(Punjab, India)

↑↑  
MEDICINE

Syrup **RUCHITON**

Syrup **RUCHITON**

100%  
100%

TILOTT  
100%  
100%

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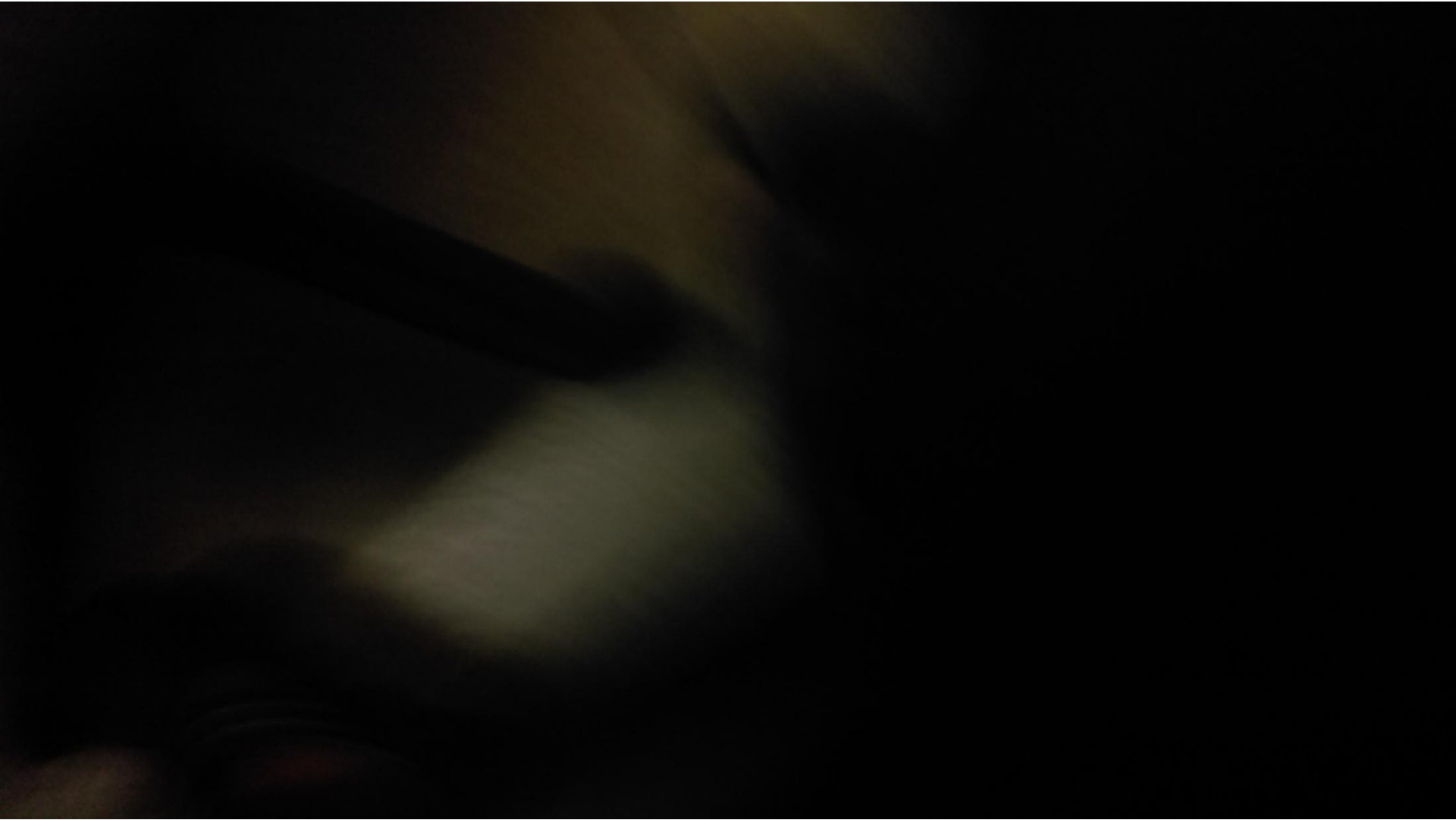














# FAMILY PICTURE

