Proposed NU Business Name: SAZID PHARMACY & CHIKITSHALOY



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

Project verified by: Abdul Mannan Talukder



Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	MD SHAHIN ALAM			
Age	:	02-01-1989 (27 Y <i>ears)</i>			
Education, till to date	:	HSC			
Marital status	:	Married			
Children	:	1 Daughter			
No. of siblings:	:	1 Brother			
Address	:	Vill: Dakshin Milik Bagha, P.O: Bagha. P.S: Bagha, Dist: Rajshahi.			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST. REHANA BEWA LATE. SAIDUR RAHMAN Branch: Monigram, Centre # 33 (Female), Member ID: 2395/4, Group No: 02 Member since: 13-07-2002 (14 Years) First Ioan: BDT 5,000/-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Existing loan: BDT 70,000/-, Outstanding loan: BDT 60,760/- Mother No No No			

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and	:	8 years experience in running business. 3 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-958165
Family's Contact No.	:	01704-317557
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit ,Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REHANA BEWA joined Grameen Bank since 14 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	SAZID PHARMACY & CHIKITSHALOY			
Location	:	Bar Jadia Bazaar, Bagha, Rajshahi.			
Total Investment in BDT	:	BDT 100,000/-			
Financing	:	Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of shop	:	8 ft x 8 ft= 64 square ft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; medicine item etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from various company. Agreed grace period is 3 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Medicine	2,000	60,000	720,000			
Total Sales (A)	2,000	60,000	720,000			
Less. Variable Expense						
Medicine	1,600	48,000	576,000			
Total variable Expense (B)	1,600	48,000	576,000			
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000			
Less. Fixed Expense						
Rent		500	6,000			
Electricity Bill		250	3,000			
Mobile Bill		300	3,600			
Salary (self)		5,000	60,000			
Entertainment		150	1,800			
Transportation		200	2,400			
Total fixed Cost (D)		6,400	76,800			
Net Profit (E) [C-D)		5,600	67,200			

Investment Breakdown								
Existing					Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total	
Seclo	10	502	5,020	30	502	15,060	20,080	
Orsalaine	20	100	2,000	50	100	5,000	7,000	
Ziamx	15	350	5,250	20	350	7,000	12,250	
Tridox	10	460	4,600	15	460	6,900	11,500	
Flexi	10	410	4,100	14	410	5,740	9,840	
Licuton	7	200	1,400	7	200	1,400	2,800	
Noplazin	10	300	3,000	14	300	4,200	7,200	
Hatazon	18	260	4,630	18	260	4,700	9,330	
Security	1	20000	20,000	0	0	0	20,000	
Total	100.8		50,000	168		50,000	100,000	

Source of Finance

- -44% 56%
- Entrepreneur's Contribution 40,000
 - Investor's Investment 50,000
 - Total 90,000

Financial Projection (BDT)							
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year		
Revenue (sales)							
Medicine	2,600	78,000	936,000	982,800	1,031,940		
Total Sales (A)	2,600	78,000	936,000	982,800	1,031,940		
Less. Variable Expense							
Medicine	2,080	62,400	748,800	786,240	825,552		
Total variable Expense (B)	2,080	62,400	748,800	786,240	825,552		
Contribution Margin (CM) [C=(A-B)	520	15,600	187,200	196,560	206,388		
Less. Fixed Expense							
Rent		500	6,000	6,000	6,000		
Electricity Bill		250	3,000	3,200	3,200		
Mobile Bill		400	4,800	5,500	6,000		
Salary (self)		5,000	60,000	60,000	60,000		
Entertainment		150	1,800	2,000	2,200		
Transportation		300	3,600	4,500	5,500		
Total Fixed Cost		6,600	79,200	81,200	82,900		
Net Profit (E) [C-D)		9,000	108,000	115,360	123,488		
Investment Payback			20,000	20,000	20,000		

Cash flow projection on business plan (rec. & Pay)							
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)			
1	Cash Inflow						
	Investment Infusion by						
1.1	Investor	50,000					
1.2	Net Profit	108,000	115,360	123,488			
1.3	Depreciation (Non cash item)		-	_			
	Opening Balance of Cash						
1.4	Surplus		88,000	183,360			
	Total Cash Inflow	158,000	203,360	306,848			
2	Cash Outflow						
2.1	Purchase of Product	50,000					
2.2	Payment of GB Loan						
	Investment Pay Back (Including						
2.3	Ownership Tr. Fee)	20,000	20,000	20,000			
	Total Cash Outflow	70,000	20,000	20,000			
3	Net Cash Surplus	88,000	183,360	286,848			



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 8 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

Huge demand in the community Location of farm; Regular customers;

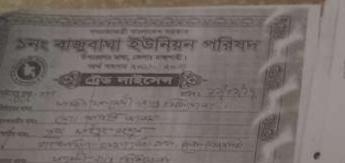
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Theft Fire Political unrest Pictures









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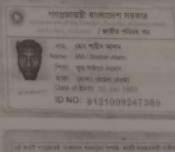
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FAMILY PICTURE

