

Proposed NU Business Name: **GOWTAM PHARMACY**



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Sreenagagar unit, Munshigonj
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	UTPAL BISSAS
Age	:	03-08-1985(31Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Mirzakanda P.O Sikarjdikhan P.S: Sreenagar, Dist: Munshigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIVA BISWAS
(iii) Father's name	:	CHITORANJON BISWAS
(iv) GB member's info	:	Branch: Imamgonj, Centre # 45 (Female), Member ID:6662, Group No: 12 Member since: 01-03-1999(18Years) First loan: BDT 5,000 /-
Further Information:		Outstanding loan: 27680/- Existing Loan:40000
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	04 years of business experience. : 04 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-484915
Family's Contact No.	:	01962-663403
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar Unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIVA BISSAS joined Grameen Bank since 18 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

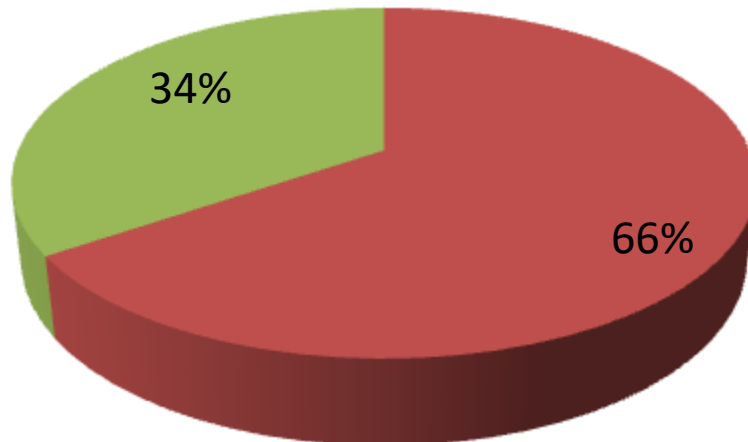
Business Name	:	GOWTAM PHARMACY
Location	:	Mirzakandi, Nimtala, Sirajdikhan
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 95,000/- (from existing business) 61% Required Investment BDT 60,000/- (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 12 ft=168 square ft
Security of the shop	:	BDT 50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tablet,capsule,saline,injection etc. ▪Average 15% gain on sales. ▪The business is operating by entrepreneur. ▪The shop is rented. ▪Collects goods from Mirzakanda,sirajdikhan ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tablet,capsule,Injection etc	2800	84,000	1,008,000
Total Sales (A)	2800	84,000	1,008,000
Less. Variable Expense			
Tablet,capsule,Injection etc	2380	71,400	856,800
Total variable Expense (B)	2380	71,400	856,800
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		200	2400
Mobile Bill		200	2400
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,400	88,800
Net Profit (E) [C-D]		5,200	62,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Tab.Ace	13	350	4550		15	350	5250	9800
Tab.Alatrol	12	250	3000		15	250	3750	6750
Tab.Amodis	12	380	4560		15	380	5700	10260,
Tab.Ciprocin	13	450	5850		20	450	9000	14,850
Tab.Felmet	12	380	4560		15	380	5700	10,260
SP.Fimoxyl	11	42	462		10	42	420	882
Sp.Moxacil	14	42	588		15	42	630	1218
Cap.cayotil	13	550	7150		15	55	8250	15,400
Others			15,000				21,300	26,300
security			50,000					50,000
Total			95,000				60,000	1,45,000

Source of Finance



- Entrepreneur's Contribution
95,000
- Investor's Investment
50,000
- Total 145,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year +5%	3rd year +5%
Revenue (sales)					
Tablet,capsule,Injection etc.	3800	1,14,000	1,368,000	1,436,400	1,508,220
Total Sales (A)	3800	1,14,000	1,368,000	1,436,400	1,508,220
Less. Variable Expense					
Tablet,capsule,Injection etc.	3230	96,900	1,162,800	1,220,940	1,281,987
Total variable Expense (B)	3230	96,900	1,162,800	1,220,940	1,281,987
Contribution Margin (CM) [C=(A-B)]	570	17,100	205,200	215,460	226,233
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		200	2400	2500	2600
Mobile Bill		200	2400	2500	2600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,400	88,800	89,000	89,200
Net Profit (E) [C-D]		9,700	116,400	126,460	137,033
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	116,400	126,460	137,033
1.3	Depreciation			
1.4	Opening Balance of Cash Surplus		106,400	212,860
	Total Cash Inflow	176,400	232,860	349,893
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	106,400	212,860	329,893

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :
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



বিটাজেই আর্টিভ
স্বাস্থ্যের প্রতিশ্রুতি

3015 কার্ড
স্বাস্থ্যের প্রতিশ্রুতি

বিটাজেই আর্টিভ
স্বাস্থ্যের প্রতিশ্রুতি

ক্রমিক নং	নাম	মূল্য
০১	বিটাজেই আর্টিভ	১০০.০০
০২	বিটাজেই আর্টিভ	২০০.০০
০৩	বিটাজেই আর্টিভ	৩০০.০০
০৪	বিটাজেই আর্টিভ	৪০০.০০
০৫	বিটাজেই আর্টিভ	৫০০.০০





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FAMILY PICTURE