

Proposed NU Business Name: **DIPTO PHARMACY**



Project identification and prepared by: Md.Nurul islam Kaliakair
Unit, Gazipur

Project verified by: MD. Siddiqur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOPON RAI
Age	:	01/01/1990 (26 Years)
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	No
No. of siblings:	:	2 Brothers
Address	:	Vill: Golia P.O: Boialia P.S: Kaliakair, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONGUE RANI RAY
(iii) Father's name	:	RAMLAL RAY
(iv) GB member's info	:	Branch: Boroibari, Centre # 63 (Female), Member ID: 6565 Group No: 09 Member since: 02/01/2009 (07 Years) First loan: BDT 15,000 /- Last loan : 30,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding : 15,000
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	05 years experience in running business. He has 03 month training
Other Own/Family Sources of Income	:	Agriculture Yarly BDT 25000
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-728070
Family's Contact No.	:	01820872174
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONGUE RANI RAI joined Grameen Bank since 07 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	DIPTO PHARMACY
Location	:	Boroibari bazar, Kaliakor, Gazipur.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	7ft x 14 ft= 98 square ft
Security of the shop	:	=20,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Medicine item ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. ▪ Existing no employee. ▪ The shop is rented. ▪Collects goods from Kaliakoir Dhaka. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Meadisin Item.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Meadisin Item.	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		1,500	18,000
Electricity Bill		150	1,800
Transportation		200	2,400
Mobile Bill		200	2,400
Entertainment		100	1,200
Salary (self)		5,000	60,000
Gard		50	600
Total fixed Cost (D)		7,200	86,400
Net Profit (E) [C-D]		4,800	57,600

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Radivit DB	7	280	1,960	36	10,080	12,040
zinkvit	14	260	3,640	31	8,060	11,700
Liver tonick	20	100	2,000	50	5,000	7,000
Romani	12	80	960	40	3,200	4,160
Kona siling	60	40	2,400	20	800	3,200
Kit-vet	20	110	2,200	25	2,750	4,950
Daging	10	150	1,500	28	4,200	5,700
Barbi kair	12	180	2,160	40	7,200	9,360
taikor	6	500	3,000		0	3,000
Security			20,000		0	20,000
Others			60,180	0	8,710	68,890
Total			100,000		50,000	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)
Revenue (sales)				
Meadisin Item.	2,600	78,000	936,000	982,800
Total Sales (A)	2,600	78,000	936,000	982,800
Less. Variable Expense				
Meadisin Item.	2,080	62400	748800	786240
Total variable Expense (B)	2,080	62,400	748,800	786,240
Contribution Margin (CM) [C=(A-B)	520	15,600	187,200	196,560
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		150	1,800	1,800
Transportation		200	2,400	2,400
Mobile Bill		200	2,400	2,400
Entertainment		100	1,200	1,200
Salary (self)		5,000	60,000	60,000
Gard		50	600	600
Total Fixed Cost		7,200	86,400	86,400
Net Profit (E) [C-D]		8,400	100,800	110,160
Investment Payback			30,000	30,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	100,800	110,160
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		70,800
	Total Cash Inflow	150,800	180,960
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	70,800	150,960

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Boroibari bazar,
Kaliakor, Gazipur.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



Shreeji
Sri
Laxmi
Sri





पुणे नगरपालिका
नगरपालिका
पुणे नगरपालिका

Renavit
1

Pharmaceuticals
Almond Protein Inf.
Cereals, Spices,
Rice, Lentils, Beans,
Soya, etc.



FAMILY PICTURE

