

Proposed NU Business Name: **DAK BANGLA PHARMACY**



Project identification and prepared by: Md. Romendronarh
Howlader
Sonagazi Unit, Feni
Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ALA UDDIN
Age	:	01-01-1987 (30 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	0 Son & 0 Daughter
No. of siblings:	:	04 Brother & 03 Sisters
Address	:	Vill: Purbo Mirjapur P.O: Bokter Munshi P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BIBI FATEMA
(iii) Father's name	:	HOSSEN AHMMOD
(iv) GB member's info	:	Branch: Mongol Kandi, Sonagazi, Centre # 25 (Female), Member ID: 1968, Group No: 03 Member since :16-12-2007/2017 (10Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :22,070-
(v) Who pays GB loan installment	:	No
(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	:	06 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-656497
Mother's Contact No.	:	01818-195860
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI FATEMA joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	DAK BANGLA PHARMACY
Location	:	Dak Bangla Bazar, Sonagazi, Feni.
Total Investment in BDT	:	BDT 5,60,000/-
Financing	:	Self BDT 4,90,000/-(from existing business) 88% Required Investment BDT 70,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	23ft x 08 ft= 184 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his shop.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Feni.▪Average 20 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months.

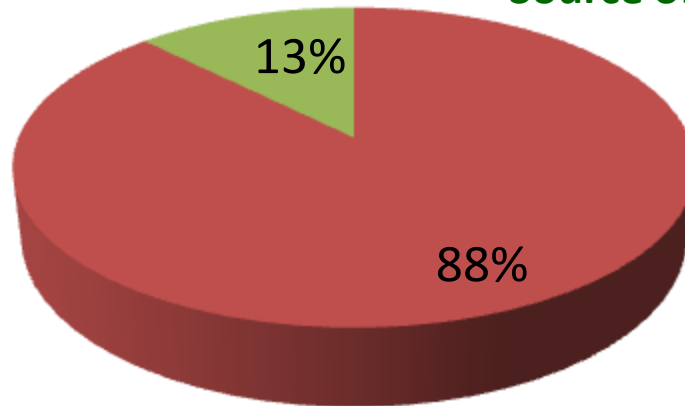
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Anti Baitik,Seram,Tablet,Capsul,Sclaine ETC	2800	84000	1008000
Total Sales(A)	2800	84000	1008000
Less Variable Expense (B)			0
Anti Baitik,Seram,Tablet,Capsul,Sclaine ETC	2240	67200	806400
Total Variable Expense	2240	67200	806400
Contributon Margin (CM) [C=(A-B)]	560	16800	201600
Less Fixed Expense			
Rent		2080	24960
Electric Bill		600	7200
Salary (Self)		5000	60000
Salary (Staff)		3500	42000
Intertainment		400	4800
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		12180	146160
Net Profit (E)= [C-D]		4620	55440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Antibaitic			80000			40000	120000
Serap	167	300	50100	60	300	18000	68100
Tablet	250	320	80000	40	280	11200	91200
Capsul	200	300	60000			0	60000
Injection	200	300	60000			0	60000
Sclaine	200	100	20000			0	20000
Security			90000			0	90000
Others			49900			800	50700
	1017	1320	490000	100	580	70000	560000

Source of Finance



- Entrepreneur's Contribution 490,000
- Investor's Investment 70,000
- Total 560,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Anti Baitik,Seram,Tablet,Capsul,Sclaine ETC	3300	99000	1188000	1247400	1309770
Total Sales(A)	3300	99000	1188000	1247400	1309770
Less Variable Expense (B)					
Anti Baitik,Seram,Tablet,Capsul,Sclaine ETC	2640	79200	950400	997920	1047816
Total Variable Expense	2640	79200	950400	997920	1047816
Contributon Margin (CM) [C=(A-B)]	660	19800	237600	249480	261954
Less Fixed Expense					
Rent		2080	24960	24960	24960
Electric Bill		600	7200	7500	7800
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3500	42000	42000	42000
Entertainment		400	4800	4800	4800
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		12180	142560	142960	143360
Net Profit (E)= [C-D]		7620	91440	96012	100813
Investment Pay Back			28,000	28,000	28,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	91,440	96012	100812.6
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63440	131452
	Total Cash Inflow	161,440	159,452	232,265
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	63,440	131,452	204,265

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







INDIAN PHARMACEUTICALS

Senora

01823518112





FAMILY PICTURE

