Proposed NU Business Name: **DIPTO PHARMACY**



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

Project verified by: MD. Siddiqur Rahaman



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	SOPON RAI			
Age	:	01/01/1990 (26 Y <i>ears)</i>			
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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MONGUE RANI RAY RAMLAL RAY Branch: Boroibari, Centre # 63 (Female), Member ID: 6565 Group No: 09 Member since: 02/01/2009 (07 Years) First Ioan: BDT 15,000 /-			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Last loan : 30,000 Outstanding : 15,000 Father 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	:	05 years experience in running business.
Training Info	:	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

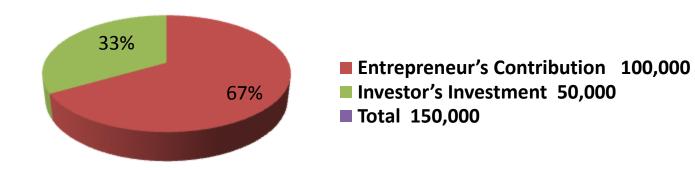
MONGUE RANI RAI joined Grameen Bank since 07 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

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	•	 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



Strength

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

WEAKNESS

Lack of Capital/Investment

O_{PPORTUNITIES}

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

THREATS

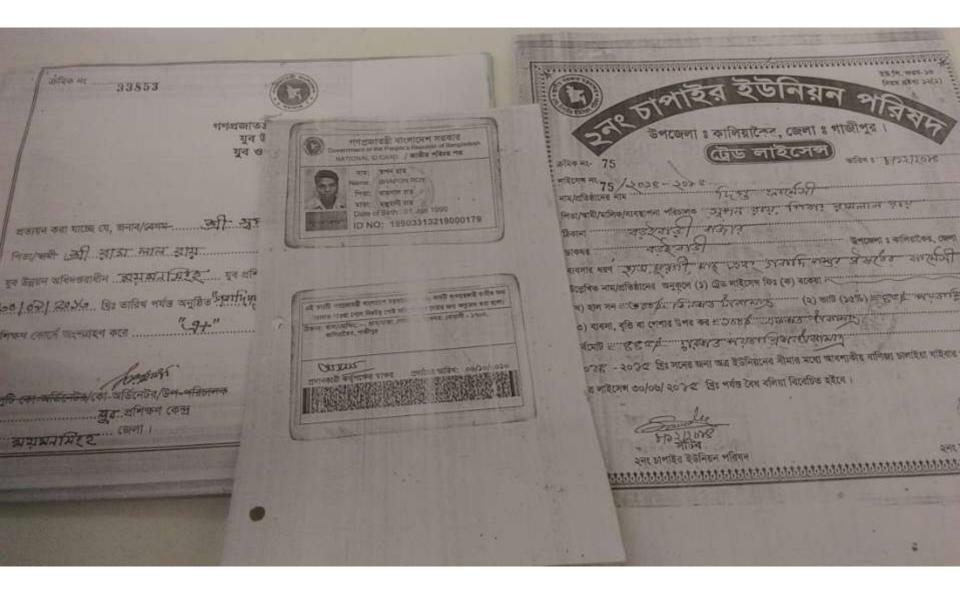
Theft Fire Political unrest Pictures











FAMILY PICTURE

