

Proposed NU Business: GURU DEB FARMACY



Project prepared by : Md: Habibullah, Kaligonj
unit.Gazipur

Project verified by: Siddikur Rahaman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|--|
| Name | : | LITONCHANDRO DAS |
| Age | : | 20-03-2005 (34 Years) |
| Education, till to date | : | ssc |
| Marital status | : | married |
| Children | : | None |
| No. of siblings: | : | 02 Brothers 01 Sister |
| Address | : | Vill: Khoraka, P.O: Bokther Pur, P.S: Kaligonj, 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 | : | SUVA RANI DAS |
| (iii) Father's name | : | HARA DHON CHONDRO DAS |
| (iv) GB member's info | : | Branch: Jamalpur , Centre # 03 (Female), Member ID: 1069 , Group No: 04 Member since:03-05-2013 - 2017(10 Years) First loan: BDT 5,000/- Existing Loan: BDT 6,000/-, Outstanding loan: /- |
| Further Information: | | |
| (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 Training Info | : | 05 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. | : | 01723-511165 |
| Mother's Contact No. | : | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Kaligonj,Gazipur |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUVA RANI DAS joined Grameen Bank since 04 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

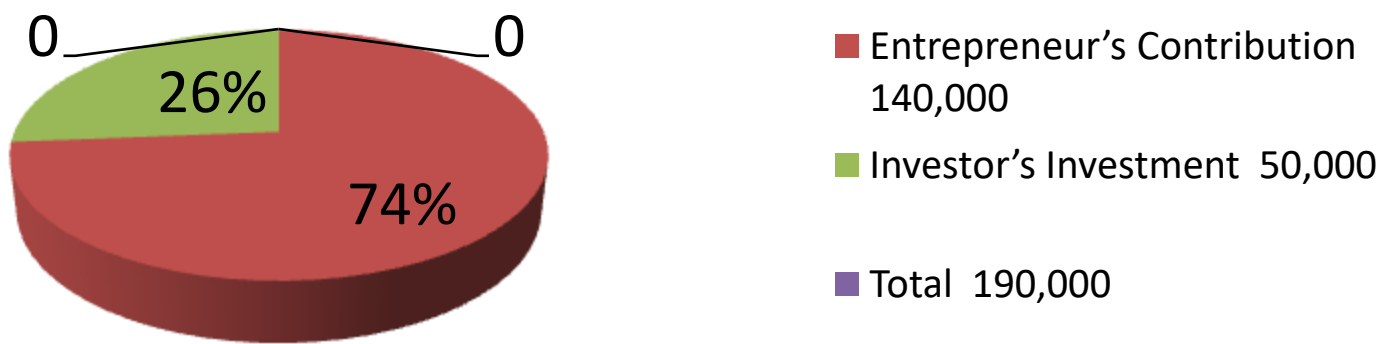
Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | GURU DEB FARMACY |
| Location | : | Noya Bazar, Kaligonj, Gazipur |
| Total Investment in BDT | : | BDT 190,000/- |
| Financing | : | Self BDT 140,000/- (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 | : | 20 ft x 20 ft = 30 square ft |
| Implementation | : | <ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; medicine etc.▪ Average gain on 30 % sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is rent.▪ Collects goods from tongi Bazar.▪ Agreed grace period is 3 months. |

| Existing | | | |
|------------------------------------|-------|---------|--------|
| Particular | Daily | Monthly | Yearly |
| Revenue (Sale) | | | |
| Medicine | 1300 | 39000 | 468000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 1300 | 39000 | 468000 |
| Less Variable Expense (B) | | | 0 |
| Medicine | 910 | 27300 | 327600 |
| Total Variable Expense | 910 | 27300 | 327600 |
| Contribution Margin (CM) [C=(A-B)] | 390 | 11700 | 140400 |
| Less Fixed Expense | | | |
| Rent | | 1000 | 12000 |
| Electric Bill | | 500 | 6000 |
| Transportation | | 0 | 0 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 200 | 2400 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 200 | 2400 |
| Total Fixed Cost (D) | | 6900 | 82800 |
| Net Profit (E)= [C-D] | | 4800 | 57600 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|-------------|----------|------------|--------------|----------|------------|--------------|----------------|
| | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| medicine | | | 100,000 | | | 50,000 | 150,000 |
| security | | | 40,000 | | | 0 | 40,000 |
| | | | 0 | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| | | | 0 | | | 0 | 0 |
| | 0 | 0 | 140,000 | 0 | 0 | 50,000 | 190,000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|-----------------------------------|-------|---------|---------|--------|--------|
| Revenue(Sales) | | | | | |
| Medicine | 1800 | 54000 | 648000 | 680400 | 714420 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 1800 | 54000 | 648000 | 680400 | 714420 |
| Less Variable Expense (B) | | | | | |
| Straw, Bran, Medicine etc | 1260 | 37800 | 453600 | 476280 | 500094 |
| Total Variable Expense | 1260 | 37800 | 453600 | 476280 | 500094 |
| Contributon Margin (CM) [C=(A-B)] | 540 | 16200 | 194400 | 204120 | 214326 |
| Less Fixed Expense | | | | | |
| Rent | | 1000 | 12000 | 12000 | 12000 |
| Electric Bill | | 500 | 6000 | 6300 | 6600 |
| Transportaion | | 0 | 0 | 0 | 0 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 200 | 2400 | 2500 | 2600 |
| Total Fixed Cost (D) | | 6900 | 82800 | 83200 | 83600 |
| Net Profit (E)= [C-D] | | 9300 | 111600 | 117180 | 123039 |
| Investment Pay Back | | | 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 | 50,000 | | |
| 1.2 | Net Profit | 111,600 | 117180 | 123039 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 91600 | 188780 |
| | Total Cash Inflow | 161,600 | 208,780 | 311,819 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20,000 | 20,000 |
| 3 | Net Cash Surplus | 91,600 | 188,780 | 291,819 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience; 5 Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Digalkhandi, Veluerpara,
Sonatala
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



