

**Proposed NU Business Name: POLLI BONDHU HOMEOPHARMACY AND DOCTOR CHAMBER**

Project identification and prepared by :Md Eaquab ali  
Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti  
Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>AKRAM HOSSEN</b>
Age	:	03/04/1988(29years )
Education, till to date	:	Eight
Marital status	:	marrid
Children	:	01son
No. of siblings:	:	03 brother 03 sister
Address	:	Vill: kuar chalaP. Cha baganP.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	:	<b>SOKHINA</b>
(iii) Father's name	:	<b>LET:SOHID MOLLA</b>
(iv) GB member's info	:	Branch: Centre 16/m (Female), Member ID ,2744/1, Group No: 05 Member since: 10-02-1998-2017 ( 19Years) First loan: BDT 5000/-
Further Information:		Existing Loan: Nill, Outstanding loan nill
(v) Who pays GB loan installment	:	Father
(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.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01772839912
Mother's Contact No.	:	01734888132
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOKHINA** joined Grameen Bank since 19 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

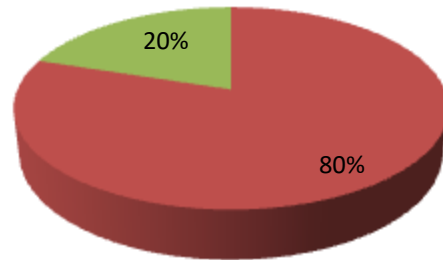
Business Name	:	<b>POLLI BONDHU HOMEOPHARMACY AND DOCTOR CHAMBER</b>
Location	:	Kuar chala,cha bagan.kaliakor.Gazipur.
Total Investment in BDT	:	BDT250000/-
Financing	:	Self BDT 200000/-(from existing business) 80% Required Investment BDT 50000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a shop like as herbal medicine</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employe.</li><li>▪Collects goods from Dhaka .</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Sirap,unijaim,sinkara,ginsin,etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Sirp,unijaim,sinkara,ginsin,etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
sirap	150	500	75000				75000
unijaim	50	250	12000	100	250	25000	37000
sinkara	50	150	7500	60	200	12000	19500
ginsin	75	200	15000	50	200	10000	25000
other			90500			3000	93500
			200000			50000	250000

### Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Sirap,unijaim,sinkara,ginsin,etc	2400	72000	864000	907200
0	0	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>
<b>Less Variable Expense (B) 0</b>				
Sirap,unijaim,sinkara,ginsin,c	<b>1920</b>	<b>57600</b>	<b>691200</b>	725760
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>
<b>Less Fixed Expense</b>				
Rent		00	00	00
Electric Bill		520	6240	6552
Transportaion		1000	12000	12600
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		500	6000	6300
Gard		150	1800	1800
Generator		0	0	0
Mobil Bill		500	6000	6000
<b>Total Fixed Cost (D)</b>		<b>7670</b>	<b>92040</b>	<b>93252</b>
<b>Net Profit (E)= [C-D]</b>		<b>6730</b>	<b>80760</b>	<b>88188</b>
<b>Investment Pay Back</b>			<b>30000</b>	<b>30000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	80760	84798
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		88188
	<b>Total Cash Inflow</b>	<b>130760</b>	<b>172986</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>50760</b>	<b>142986</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire







Top shelf medications (from left to right):  
Eromycin, Zimax, Phylophen, Fexo, and various other boxes.

Middle shelf medications (from left to right):  
Quinnox DS, Flexabid DS, and other boxes.

Vertical red box on the right side of the shelf, featuring a couple's image and the text "Rishi".









FOR ORDER  
CONTACT NUMBER

Quinax 25  
Flexid 25

Quinax 25  
Flexid 25  
Flexid DS

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