

## Proposed NU Business Name: **MS DEWAN FARMACY**



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Dohar Unit, Dhaka

Project verified by: Md.Shamsul Arefin



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>D M ROBIUL ISLAM</b>
Age	:	23-04-1990 (27Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	01 Brothers 3 Sisters
Address	:	Vill: Jamal Chor, P.O: Palamgong ; P.S: Dohar, Dist: Dhaka.
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>PAPIA BEGUM</b>
(iii) Father's name	:	<b>Dr.HASSAN DEWAN</b>
(iv) GB member's info	:	Branch:-, Centre # (Female), Member ID: Group No: Member since: 2012-2017(05Years) First loan: BDT 10000/-
Further Information:		Existing loan: 20,000 Outstanding loan:
(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.)	:	No
Business Experiences and Training Info	:	0 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817571504
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PAPIA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

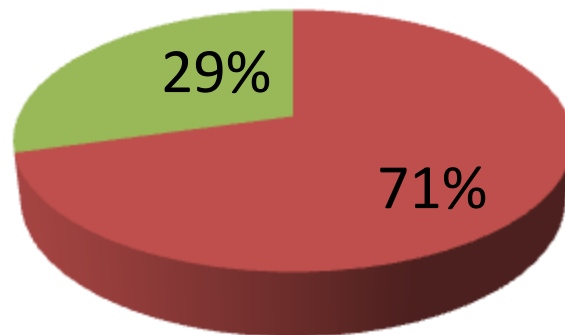
Business Name	:	<b>MS DEWAN FARMACY</b>
Location	:	Korimgonj,Dohar, Dhaka
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/- (from existing business) 74% Required Investment BDT 50,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods; Magical, Predexanol, Ferlin, Castasol &amp; all Veterinary items, etc.</li><li>▪Average gain on 25% sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪None employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from local market.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Veterinary items	1,200	36,000	432,000
<b>Total Sales (A)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>
<b>Less. Variable Expense</b>			
Veterinary items	900	27,000	324,000
<b>Total variable Expense (B)</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less. Fixed Expense</b>			
House rant		500	6,000
Electricity Bill		150	1,800
Salary (self)		5,000	60,000
Mobile Bill		150	1,800
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>3,200</b>	<b>38,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Magical	2	400	800	60	400	24,000	24,800
Predexanal	1	260	260	55	260	14,300	14,560
Fertilon	6	250	1,500	30	250	7,500	9,000
Catasol	250	130	32,500	12	130	1,560	34,060
Vermic	60	105	6,300	0	0	0	6,300
Vetacal	160	130	20,800	0	0	0	20,800
Others	1	12840	12,840	1	2640	2,640	15,480
Security	1	25000	25,000	0	0	0	25,000
<b>Total</b>	<b>481</b>	<b>39115</b>	<b>120000</b>	<b>158</b>	<b>3680</b>	<b>50000</b>	<b>170000</b>



- Entrepreneur's Contribution  
120,000
- Investor's Investment 50,000
- Total 170,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Veterinary items	1,600	48,000	576,000	604,800	635,040
<b>Total Sales (A)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>	<b>604,800</b>	<b>635,040</b>
<b>Less. Variable Expense</b>					
Veterinary items	1,200	36,000	432,000	453,600	476,280
<b>Total variable Expense (B)</b>	<b>1,200</b>	<b>36,000</b>	<b>432,000</b>	<b>453,600</b>	<b>476,280</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>	<b>151,200</b>	<b>158,760</b>
<b>Less. Fixed Expense</b>					
House rant		500	6,000	6,000	6,000
Electricity Bill		150	1,800	1,800	1,800
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		150	1,800	1,800	1,800
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>	<b>69,600</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,200</b>	<b>74,400</b>	<b>81,600</b>	<b>89,160</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	74,400	81,600	89,160
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		54,400	116,000
	<b>Total Cash Inflow</b>	<b>124,400</b>	<b>136,000</b>	<b>205,160</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>54,400</b>	<b>116,000</b>	<b>185,160</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm: Kolakopa, Nawabganj,  
Dhaka;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# Family picture

