

Proposed NU Business Name: **ABID PHARMACY**



Project identification and prepared by: Md Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	DEOWAN MD ASIFUL
Age	:	20-12-1983 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Sinabaha, P.O: Bashtoli ,P.S: Kaliakoir 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	:	SHEFALI BEGUM
(iii) Father's name	:	MD AZIZUL HAQ
(iv) GB member's info	:	Branch: Atabaha,Kaliakoir, Centre # 58(Female), Member ID: 5403/1, Group No:15 Member since: 2001 (15 years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 15620
(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	:	12 years experience in running business. Own business 08 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716795434
Mother's Contact No.	:	01733-150019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHEFALI BEGUM joined Grameen Bank since 15 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	:	MD ASIFUL ISLAM DEOWAN
Location	:	Shafipur, kaliakoir, Gazipur
Total Investment in BDT	:	BDT 100,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 100,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 08 ft= 128 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪One will be appointed after getting equity fund.▪The shop is rented..▪Collects goods from Dhaka, Gazipur▪Agreed grace period is 3 months.

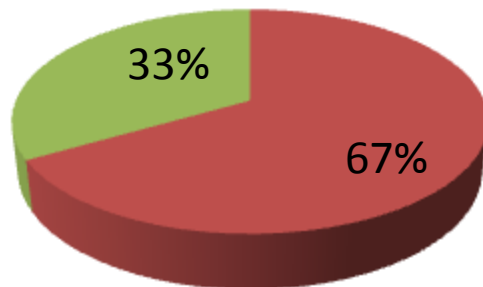
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine	4800	144000	1728000
Total Sales (A)	4800	144000	1728000
Less Variable Expense			
Medicine	4320	129600	1555200
Total variable Expense (B)	4,320	129600	1555200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Electricity bill		600	7200
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Generator		200	2400
Mobile bill		300	3600
Total fixed cost (D)		6,200	74400
Net Profit (E)= [C-D]		8,200	98400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Squar,Gmake,Rebeka	0	0	20,000	0	0	0	20,000
Niotek,Tusahka	0	0	30,000	0	0	0	30,000
Opsonin,Renited,Pantive	0	0	20,000	0	0	0	20,000
Baklo, Esotive, Brocksol	0	0	17,000	0	0	0	17,000
Drug international	0	0	19,000			0	19,000
Sopra b, Feurosef	0	0	22,000	0	0	0	22,000
Dealr,Elbasin, Sinkara	0	0	27,000	0	0	0	27,000
Zinsef	0	0	18,000		0	0	18,000
Ekenaf, Ekasina	0	0	15,000			0	15,000
Brodil, Vaccin			12,000			0	12,000
Others			0			100,000	100,000
Total		0	200,000	0	0	100,000	300,000

Source of Finance



■ Entrepreneur's Contribution 200,000

■ Investor's Investment 100,000

■ Total 300,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Medicine	9000	270000	3240000	3402000
Total Sales (A)	9000	270000	3240000	3402000
Less Variable Expense				
Medicine	8100	243000	2916000	3061800
Total variable Expense (B)	8,100	243000	2916000	3061800
Contribution Margin (CM) [C=(A-B)	900	27000	324000	340200
Less Variable Expense				
Electricity bill		800	9600	10000
Salary (self)		5000	60000	60000
Salary(Staff)		5000	60000	60000
Entertainment		200	2400	2400
Guard		100	1200	1200
Generator		200	2400	2400
Mobile bill		400	4800	2600
Total fixed cost (D)		11,600	139200	137,400
Net Profit (E)= [C-D]		15400	184800	202,800
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	184,800	202,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		124,800
	Total Cash Inflow	284800	327600
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	124,800	267600

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures

আবিদ ফার্মেসী

এখানে সকল প্রকার এ্যালোপ্যাথিক ঔষধ পাওয়া যায়।













এখানে ডিজিটাল
ডায়াবেটিস পরীক্ষা
হয় এবং প্রেসার মাপ





স্বাস্থ্যের জন্য
প্রতিদিনের
সকাল থেকে

এখানে ডিজিটাল মেশিনে
জ্যাকবোউস পরীক্ষা করা
হয় এবং সেরার মাল্য হয়

Flurofen

Emo

স্বাস্থ্যের জন্য
প্রতিদিনের
সকাল থেকে





Date		Amount		Total	
Date	Amount	Date	Amount	Date	Amount
28/08/24	2200	28/08/24	6000	28/08/24	2200
24/08/24	2200	29/08/24	8900	29/08/24	2000
29/08/24	2000	30/08/24	8020	30/08/24	2200
29/08/24	5000	31/08/24	8600	31/08/24	2900
29/08/24	2000	01/09/24	9200	01/09/24	2100
01/09/24	2000	02/09/24	9000	02/09/24	2200
01/09/24	2000	03/09/24	9000	03/09/24	2200
02/09/24	2000	04/09/24	9200	04/09/24	2200
02/09/24	2000	05/09/24	9000	05/09/24	2200
03/09/24	2000	06/09/24	9000	06/09/24	2200
03/09/24	2000	07/09/24	9200	07/09/24	2200
04/09/24	2000	08/09/24	9000	08/09/24	2200
04/09/24	2000	09/09/24	9000	09/09/24	2200
05/09/24	2000	10/09/24	9200	10/09/24	2200
05/09/24	2000	11/09/24	9000	11/09/24	2200
06/09/24	2000	12/09/24	9200	12/09/24	2200
08/09/24	2000	13/09/24	9000	13/09/24	2200
09/09/24	2000	14/09/24	9200	14/09/24	2200
10/09/24	2000	15/09/24	9000	15/09/24	2200
11/09/24	2000	16/09/24	9200	16/09/24	2200
12/09/24	2000	17/09/24	9000	17/09/24	2200
13/09/24	2000	18/09/24	9200	18/09/24	2200
14/09/24	2000	19/09/24	9000	19/09/24	2200
15/09/24	2000	20/09/24	9200	20/09/24	2200
16/09/24	2000	21/09/24	9000	21/09/24	2200
17/09/24	2000	22/09/24	9200	22/09/24	2200
18/09/24	2000	23/09/24	9000	23/09/24	2200
19/09/24	2000	24/09/24	9200	24/09/24	2200
20/09/24	2000	25/09/24	9000	25/09/24	2200
21/09/24	2000	26/09/24	9200	26/09/24	2200
22/09/24	2000	27/09/24	9000	27/09/24	2200
23/09/24	2000	28/09/24	9200	28/09/24	2200
24/09/24	2000	29/09/24	9000	29/09/24	2200
25/09/24	2000	30/09/24	9200	30/09/24	2200
26/09/24	2000	01/10/24	9000	01/10/24	2200
27/09/24	2000	02/10/24	9200	02/10/24	2200
28/09/24	2000	03/10/24	9000	03/10/24	2200
29/09/24	2000	04/10/24	9200	04/10/24	2200
30/09/24	2000	05/10/24	9000	05/10/24	2200
01/10/24	2000	06/10/24	9200	06/10/24	2200
02/10/24	2000	07/10/24	9000	07/10/24	2200
03/10/24	2000	08/10/24	9200	08/10/24	2200
04/10/24	2000	09/10/24	9000	09/10/24	2200
05/10/24	2000	10/10/24	9200	10/10/24	2200
06/10/24	2000	11/10/24	9000	11/10/24	2200
07/10/24	2000	12/10/24	9200	12/10/24	2200
08/10/24	2000	13/10/24	9000	13/10/24	2200
09/10/24	2000	14/10/24	9200	14/10/24	2200
10/10/24	2000	15/10/24	9000	15/10/24	2200
11/10/24	2000	16/10/24	9200	16/10/24	2200
12/10/24	2000	17/10/24	9000	17/10/24	2200
13/10/24	2000	18/10/24	9200	18/10/24	2200
14/10/24	2000	19/10/24	9000	19/10/24	2200
15/10/24	2000	20/10/24	9200	20/10/24	2200
16/10/24	2000	21/10/24	9000	21/10/24	2200
17/10/24	2000	22/10/24	9200	22/10/24	2200
18/10/24	2000	23/10/24	9000	23/10/24	2200
19/10/24	2000	24/10/24	9200	24/10/24	2200
20/10/24	2000	25/10/24	9000	25/10/24	2200
21/10/24	2000	26/10/24	9200	26/10/24	2200
22/10/24	2000	27/10/24	9000	27/10/24	2200
23/10/24	2000	28/10/24	9200	28/10/24	2200
24/10/24	2000	29/10/24	9000	29/10/24	2200
25/10/24	2000	30/10/24	9200	30/10/24	2200
26/10/24	2000	31/10/24	9000	31/10/24	2200
27/10/24	2000	01/11/24	9200	01/11/24	2200
28/10/24	2000	02/11/24	9000	02/11/24	2200
29/10/24	2000	03/11/24	9200	03/11/24	2200
30/10/24	2000	04/11/24	9000	04/11/24	2200
31/10/24	2000	05/11/24	9200	05/11/24	2200

FAMILY PICTURE

