

PRIYANKA MEDICINE CORNER

প্রিয়াংকা মেডিসিন কর্ণার

সকল প্রকার দেশী বিদেশী ঔষধ পাইকারী ও খুচরা বিক্রেতা



Nu Identified and PP prepared by: Farhana Haque

Verified By: Md. Nazrul Islam

Project Finalized by- GT SB unit

(A Nobin Udyokta Project)

Presented by: Sanjib Deb Nath

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sanjib Deb Nath
Age	:	27 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Aroti Rani Deb Nath
(iii) Father's name	:	Mr. Bimol Chandra Deb Nath
(iv) GB member's info	:	Branch: Kamar hat Centre 21/Ma, Loan no :1021/1 Member since 29-06 1997 First loan: Tk. 2000 Existing loan: N/A, Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education, till to date	:	H.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Medicine business
Business Experiences and Training Info	:	7 years Studying in R.M.P course at Miazdi, Noakhali. Trade License: 2473 Drug License: 20188/A
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1997 (17 years). At first she took a loan amounting 2,000 taka from Grameen Bank. She bought some cattle using GB loan, Repaired own house from the income of GB loan. She gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	PRIYANKA MEDICINE CORNER
Address/ Location	:	Sonaimuri Road ,Ramgonj, Laxmipur.
Total Investment in BDT	:	400000/-
Financing	:	Self BDT 200000/- (from existing business) 50. % Required Investment BDT 200000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	6500/-
Proposed Salary		7000/-
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	12.5%
(ii) Estimated % of proposed gross profit margin	:	12.5%
(iii) Agreed grace period	:	02 months.

Project Summary

- Udoykta runs medicine business with an experience of 7 years.
- Udoykta wants to expand his medicine business by built-in Doctor's chamber.
- The Business will operate by entrepreneur.
- Target customers are local people Sonapur , Ramgong.
- Udoykta is studying in R.M.P course at Miazdi, Noakhali.

OBJECTIVES

- ✓ Employment for the entrepreneur.
- ✓ Self Become a Prominent Nobin Udyokta.
- ✓ Create employment opportunities for others (especially for family members of Grameen Bank Borrowers)
- ✓ Improving livelihood of Nobin Udyokta's family.
- ✓ Selling quality medicine to community.
- ✓ Contribute in improving socio-economic condition.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
<u>Different kind of stock items (Existing)</u>			
Advance - 36000/-			
Furniture - 30000/-			
Refrigerator + Stabilizer -30000/-			
Tablet/capsule (paracitamale group & others)- -15000/-			
Anti-biotic (tablet + capsule) -15000/-			
Syrup -10000/-			
Omeprazole group -14000/-			
Surgical item - 10000/-			
Ketorolac Group -10000/-			
Saline + Injection -10000/-			
Ointment , Cream & Drop -10000/-			
Vitamin & other Stock items - 10000/-			
	200,000		
<u>Proposed item</u>			
Anti-biotic (tablet , capsule , syrup) -50,000/-			
Anti-aler (omeprazole , esomeprazole , rebiprazole , pantoprazole) -50,000/-			
Syrup + Saline (ciprofloxacin , azethoromisine , cefuroxime , erythromycin) - 50,000/-			
Injection & other surgical item - 50,000/-			
		200,000	
Total Capital			400,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	3000	90000	1080000
<i>Less: Cost of sales (B)</i>	2625	78750	945000
Gross Profit (C) [C=(A-B)]	375	11250	135000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Generator bill		170	2040
Shop Rent		3000	36000
Non Cash Item:			
Depreciation Expenses		400	4800
<i>Total Operating Cost (D)</i>		4070	48840
Net Profit (C-D):		7180	86160

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)				Year 2 (BDT)				Year 3 (BDT)			
	Daily	Monthly	Yearly		Daily	Monthly	Yearly		Daily	Monthly	Yearly	
Estimated Sales (A)	6000	180000	2160000		7000	210000	2520000		8000	240000	2880000	
<i>Less: cost of sales (B)</i>	5250	157500	1890000		6125	183750	2205000		7000	210000	2520000	
Gross Profit (C) [C=(A-B)]	750	22500	270000		875	26250	315000		1000	30000	360000	
<i>Less: Operating Costs</i>												
Electricity bill		500	6000			500	6000			500	6000	
Shop Rent		3000	36000			3000	36000			3000	36000	
Generator bill		170	2040			200	2400			200	2400	
Mobile Bill (SMS & Reporting inclusive)		100	1200			100	1200			100	1200	
Proposed Salary-		7000	84000			8000	96000			10000	120000	
Non Cash Item:												
Depreciation Expenses		400	4800			400	4800			400	4800	
Total Operating Cost (D)		11170	134040			12200	146400			14200	170400	
(Net Profit C-D) :		11330	135960			14050	168600			15800	189600	
	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
G T Installment (Years)												
G T Installment (Amount)	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000
Pay back	80000				80000				80000			
Retained money	55960				88600				109600			

Notes: Udyokta will give Quarterly Installment at 20000 BDT

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality medicine and services to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

OPPORTUNITY

- ✓ Built-in doctor's Chamber.
- ✓ Demand of various medicine & surgical items.
- ✓ Central point of Ramgong Powrosova and four way road.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Scarcity of new medicine & expiration.





প্রিয়াংকা মেডিসিন কর্ণার

ডাঃ রিপন চন্দ্র পাল

এমবিবিএস, সিএমইউ (ঢাকা)
ডিএমইউ (কোর্স)
জেনারেল প্র্যাকটিশনার

রোগী দেখেন প্রতিদিন বিকাল ৫টা থেকে সন্ধ্যা ৭টা

সোনাইমুড়ী রোড, রামগঞ্জ, লক্ষ্মীপুর | Mob: 01716294666, 01725611977



Presented at 32 SB Executive Design Lab on
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Thank you

For Further Information

Grameen Trust

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