

Proposed NU Business Name: **MAA MEDICINE CORNER**



Project identification and prepared by: Md. Motiar Rahman,
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD KAMRUL ISLAM
Age	:	25-10-1982 (33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 Brothers
Address	:	Vill: W. Pakutia, P.O: Pakutia, P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. SAJEDA KHATUN
(iii) Father's name	:	MD ANSAR ALI
(iv) GB member's info	:	Branch: Pakutia Centre # 16(Female), Member ID: 1552, Group No: 03 Member since: 20-10-1989 (26 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: BDT 2,00,000 Outstanding loan: BDT 90,000
(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	:	Eleven years experience in running business. He has training (LMF)
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-858752
Wife's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Sajeda Khatun joined Grameen Bank since 26 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and house development.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA MEDICINE CORNER
Location	:	Pakutia Bazar, Ghatail, Tangail.
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000(from existing business) 56% Required Investment BDT 2,00,000(as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8ft x 10 ft= 80 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Different types of medicines like Cefprozil, Cefuroxime, Paracetamol, Azithromycin, Cefprozil, Tetracycline from various companies such as Square, Incepta, and other companies. ▪Average 15% gain on sales of normal goods. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity one employee will be appointed. ▪The shop is rented. ▪Collects goods from Tangail, Modhupur. ▪Agreed grace period is 4 months.

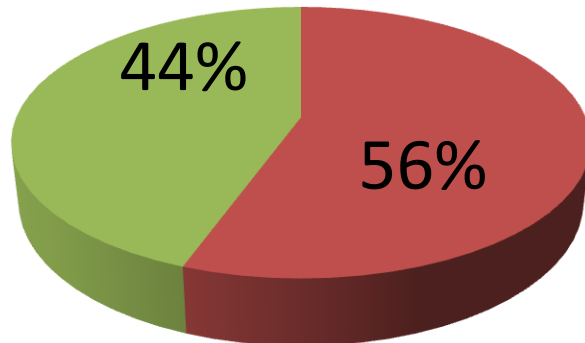
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Different types of medicines like Cefprozil, Cefuroxime, Paracetamol, Azithromycin, Cefprozil, Tetracycline from various companies such as Square, Incepta, and other companies.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Different types of medicines like Cefprozil, Cefuroxime, Paracetamol, Azithromycin, Cefprozil, Tetracycline from various companies such as Square, Incepta, and other companies.	3,400	102,000	1,224,000
Total variable Expense (B)	3,400	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Mobile Bill		1,000	12,000
Transportation		1,500	18,000
Entertainment		500	6,000
Salary (Self)		5,000	60,000
Total fixed Cost (D)		10,500	126,000
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Different types of medicines like Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Cefprozoxasilin, Tetracyclin from various companies such as Square, Incepta, and other companies.	2,00,000	2,00,000	4,00,000
Security	50,000	-	50,000
Total	2,50,000	2,00,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Different types of medicines like Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Cefprozoxasilin, Tetracyclin from various companies such as Square, Incepta, and other companies.	6,000	180,000	2,160,000	2,268,000	2,381,400
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	2,381,400
Less. Variable Expense					
Different types of medicines like Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Cefprozoxasilin, Tetracyclin from various companies such as Square, Incepta, and other companies.	5,100	153,000	1,836,000	1,927,800	2,024,190
Total variable Expense (B)	5,100	153,000	1,836,000	1,927,800	2,024,190
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6,300	6,615
Mobile Bill & SMS Monitoring		1,000	12,000	12,600	13,230
Entertainment		500	6,000	6,300	6,615
Transportation		2,000	24,000	25,200	26,460
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,000	36,000	36,000	36,000
Total Fixed Cost		14,000	168,000	176,400	172,920
Net Profit (E) [C-D]		13,000	156,000	163,800	171,990
Investment Payback			80,000	80,000	80,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	156,000	163,800	171,990
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		76,000	159,800
	Total Cash Inflow	356,000	239,800	331,790
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	76,000	159,800	251,790

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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











Handwritten text on the man's t-shirt, including a logo and some illegible text.

↑
HANDLE WITH CARE

POSTER WITH HINDI TEXT: "एक ही जमाने में" (Ek hi jamaan mein)





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SQUARE





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स्वास्थ्य विभाग, भारत सरकार

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FAMILY PICTURE

