

*Proposed NU Business Name : Maa Medical Hall*  
*Business Category: Medicine Business*



*Business Proposal prepared by: Benu Madhob Sarkar, Asst. Officer, Mirsharai unit, Chittagong.*

*Business Proposal Verified by: Naznin Akther*

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: <b><i>Titu Chandra Nath</i></b> Vill: Lalanagar, Union: Baroidhala, Post: Sekher hat, Upazila: Sitakunda, District: Chittagong.
Age	: 29 years
Marital status	: Married
Children	: 01 (One) Son
No. of siblings:	: 02 (Two) Brothers and 01 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Protima Rani Devi
(iii) Father's name	: Dilip Chandra Nath
(iv) GB member's info	: <i>Branch: Baroidhala, Chittagong, Centre # 31/mo,</i> <i>Loan no. 471, Membership since 1988</i> First loan: Tk. 500 Existing loan: Tk. 40,000, Outstanding loan: Tk. 39,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's brother
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan	: Nil

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

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>08 (Eight) years experiences is running his own business. He started the business only with Tk. 50,000 (Fifty thousand). He has 05 (Five) years working experiences as an assistant in a local shop.</p> <p>He has taken 06 (Six) months training on L.M.A.F from Central Human Resource &amp; Research Society Training center.</p> <p>From his existing business income, he purchased 12 (Twelve) decimal land with a amount of three lac and bore expanse of his own marriage (three lac fifty thousand taka).</p>
Other Own/Family Sources of Income	:	His father's income from Agriculture and his brother's income from foreign remittance (Dubai).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01818662558
NU's National ID No.	:	1518628121715
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Protima Rani Devi is a GB member since 1988 at first she took GB loan BDT 500 (Five hundred).
- Gradually she took GB loan several times and utilized it for repairing house, cultivation and assisting her son in business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Ma Medical Hall</b>
Address/ Location	:	Choto Darogar Hat, Sitakunda, Chittagong.
Total Investment in BDT	:	Tk. 233,000
Financing	:	Self Tk. 153,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

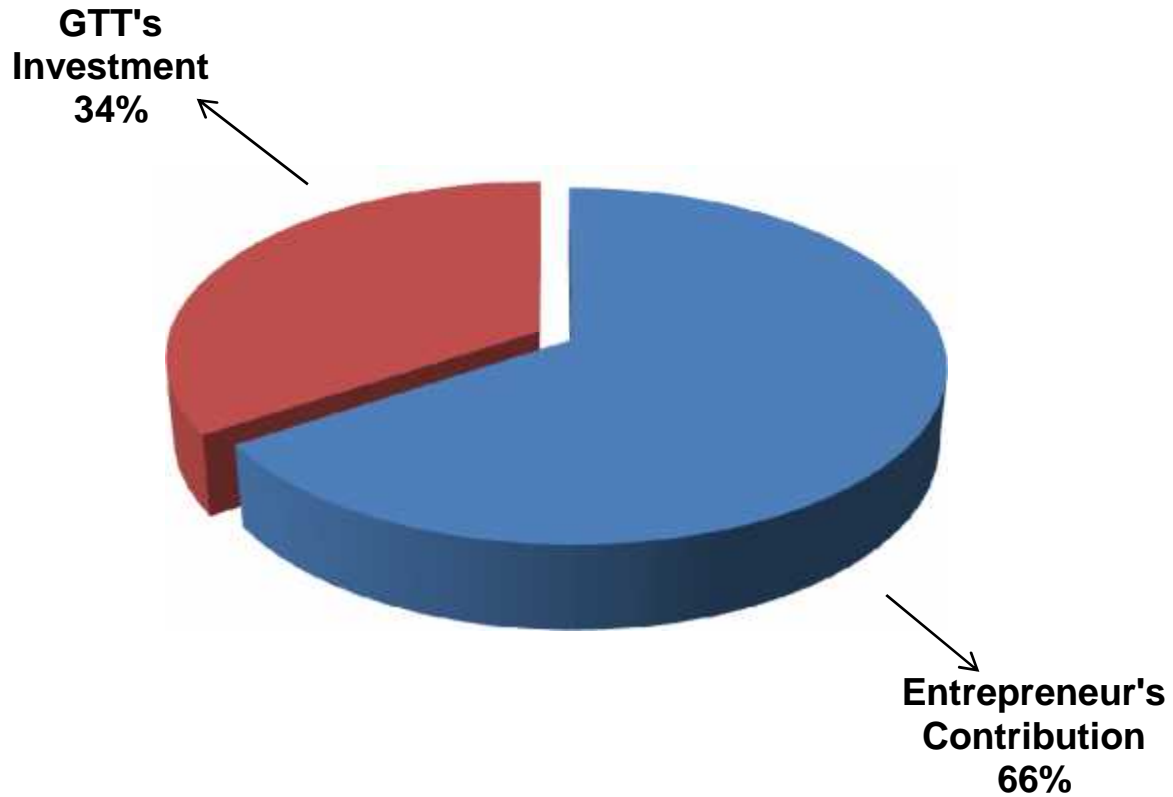
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>2,000</b>	<b>56,000</b>	<b>672,000</b>
<b>Less: Cost of sales of products (B)</b>	<b>1,600</b>	<b>44,800</b>	<b>537,600</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>400</b>	<b>11,200</b>	<b>134,400</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
Generator bill		100	1,200
Shop Rent		700	8,400
Night Guard bill		100	1,200
Mobile bill		200	2,400
Conveyance		500	6,000
Provision of bad Debt		2	28
Present Salary (family &self)		4,000	48,000
Present Salary(Assistant-01)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		347	4,159
<b>Total Operating Cost (D)</b>		<b>8,649</b>	<b>103,787</b>
<b>Net Profit (C-D):</b>		<b>2,551</b>	<b>30,613</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (different types of medicine- tablet, syrup and injection etc)	Investment in products (different types of medicine- tablet, syrup and injection etc)	87,000	80,000	167,000
Investment in Machineries, Equipments & Tools (diabetic machine, television, bulb and fan etc.)		4,060		4,060
Cash in hand		2,115		2,115
Debtors (Since May, 2016 to at present)		2,825		2,825
Creditors (Since May, 2016 to at present)		(3,500)		(3,500)
Advance for Shop		25,000		25,000
Decoration ( fixture and fittings)		35,500		35,500
<b>Total Capital</b>		<b>153,000</b>	<b>80,000</b>	<b>233,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 153,000
- GTT's Investment BDT 80,000
- Total Capital BDT 233,000





# *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 income from products (A)	3,200	89,600	1,075,200	3,712	103,936	1,247,232	4,157	116,408	1,396,900
Less: Cost of sales of products (B)	2,560	71,680	860,160	2,970	83,149	997,786	3,326	93,127	1,117,520
<b>Gross Profit (C) [C=(A-B)]</b>	<b>640</b>	<b>17,920</b>	<b>215,040</b>	<b>742</b>	<b>20,787</b>	<b>249,446</b>	<b>831</b>	<b>23,282</b>	<b>279,380</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		700	8,400
Generator bill		400	4,800		500	6,000		600	7,200
Shop Rent		700	8,400		700	8,400		700	8,400
Night Guard bill		130	1,560		160	1,920		190	2,280
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		1,200	14,400		1,900	22,800		2,600	31,200
Provision of bad Debt		2	28		2	28		2	28
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (family &self)		5,000	60,000		5,500	66,000		6,000	72,000
Present Salary(Assistant-01)		3,000	36,000		3,500	42,000		4,000	48,000
Bank Charge (DD, PO, SC)		55	660		55	660		55	660
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,300	15,600		1,500	18,000
<b>Non Cash Item:</b>									
Depreciation Expenses		347	4,159		347	4,159		347	4,159
<b>Total Operating Cost (D)</b>	-	<b>13,467</b>	<b>158,407</b>	-	<b>15,597</b>	<b>187,167</b>	-	<b>17,727</b>	<b>212,727</b>
<b>Net Profit (C-D):</b>	-	<b>4,453</b>	<b>56,633</b>	-	<b>5,190</b>	<b>62,279</b>	-	<b>5,554</b>	<b>66,653</b>
<b>Retained Income</b>			<b>56,633</b>			<b>118,912</b>			<b>185,565</b>

**Notes:** 1. **Agreed Grace period:** Six months  
2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	59,833	68,679	73,053
1.3	Depreciation Expenses	4,159	4,159	4,159
1.4	Opening Balance of Cash Surplus	-	44,792	79,230
	<b>Total Cash Inflow</b>	<b>143,992</b>	<b>117,630</b>	<b>156,442</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	<b>Total Cash Outflow</b>	<b>99,200</b>	<b>38,400</b>	<b>38,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>44,792</b>	<b>79,230</b>	<b>118,042</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (13 years).

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Regular Customer (Retail & Wholesale);
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 338,565 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 268<sup>th</sup> as Yunus Centre and 74<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on June 01, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures

# শ্রী মোডিকেল হল

শ্রী ডাঃ তিটু চন্দ্র নাথ এল.এম.এ.এফ

শ্রীমতী জেট দাসগার  
কলিকাতা, তৃষ্ণাম

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**Thank You**