

Proposed NU Business Name : **Mushfik Medicine Corner**

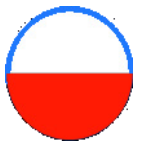


Presented by  
**Lubna Akter**

**NU identified and PP prepared by:** Abu Musa Bhuiyan

**Project verified by:** Mr. Nazrul Islam

**GRAMEEN TRUST**



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

Name	:	Lubna Akter
Age	:	28 Years
Marital status	:	Married
Children	:	Son
No. of siblings:	:	3 Sisters, 1 brother.
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. Nilufa Begum
(iii) Father's name	:	Mr. Abdul Ali Talukder.
(iv) GB member's info	:	Branch: Torpurchondi                      Centre :31/m, Loan no:7315,                      Member since 17-05-2005 First Loan: 5000 Tk.                      Existing loan: Tk 440,000 Outstanding: Nill
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
Education, till to date	:	HSC

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

Present Occupation	:	Business .
Business Experiences and Training Info	:	<b>One year experience.</b>
<b>Trade license no</b>		<b>00757</b>
Other Own/Family Sources of Income	:	Pigeon Farm
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondi Unit

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

NU's Mother has been a member of Grameen Bank since 2005 (9 years). At first she took a loan of 5,000 taka from Grameen Bank. She purchased land by using GB loan of Tk. 2,50,000. She started a pigeon farm using GB loan of 1,50,000 Tk. She built their own house from the income of GB loan. She gave her daughter Taka 1,00,000 to expand her business. NU's mother gradually improved their life standard by using GB loan.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Mushfik Medicine Corner.
Address/ Location	:	Holding No:17,Mazumder Villa, Stadium Road, Chandpur.
Total Investment in BDT	:	6,70,000/-
Financing	:	Self Tk 420000/- (63%) Required Investment :250000/-(37%)
Present salary/drawings from business (estimates)	:	3000/-
Proposed Salary		<b>5000/-</b>
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	<b>12</b>
(ii) Estimated % of proposed gross profit margin		<b>10</b>
(iii) Agreed grace period		<b>3 Months</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income (A)	75000	900000
<i>Less: Cost of sales (B)</i>	66000	792000
<b>Gross Profit (C) [C=(A-B)] ( 12% )</b>	9000	108000
<b><i>Less: Operating Costs</i></b>		
Electricity bill	600	7200
Shop Rent	3000	36000
Mobile bill	200	2400
Present salary/Drawings- self	3000	36000
Present salary-Employee (no. of employees)	-	-
Others cost/Milad/Entertainment	500	6000
<b>Non Cash Item:</b>		
Depreciation Expenses	250	3000
<b><i>Total Operating Cost (D)</i></b>	<b>7550</b>	<b>90600</b>
<b>Net Profit (C-D):</b>	<b>1450</b>	<b>17400</b>

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

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Different kind of stock items (Present) Decoration -95,000/tk Medicine-1,50,000/tk Advance-1,50,000/tk Refrigerator-25,000/tk	4,20,000/tk		
(ii) Proposed Medicine-2,50,000/tk		2,50,000/tk	
<b>Total Capital</b>	<b>420000</b>	<b>250000</b>	<b>670000</b>

# 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)		210000	2520000		220500	2646000		230000	2760000
<i>Less: cost of sales (B)</i>		<b>189000</b>	<b>2268000</b>		<b>198450</b>	<b>2381400</b>		<b>207000</b>	<b>2484000</b>
Gross Profit (C) [C=(A-B)](10%)		21000	252000		22050	264600		23000	276000
<b><i>Less: Operating Costs</i></b>									
Electricity bill		<b>1000</b>	<b>12000</b>		<b>1300</b>	<b>15600</b>		<b>1500</b>	<b>18000</b>
Shop Rent		<b>3000</b>	<b>36000</b>		<b>3000</b>	<b>36000</b>		<b>3500</b>	<b>42000</b>
Night Guard bill		150	1800		150	1800		200	2400
Mobile Bill (SMS & Reporting inclusive)		300	3600		300	3600		300	3600
Proposed Salary- Self		5000	60000		5000	60000		5000	60000
Others/ milad/entertainment		500	6000		500	6000		500	6000
<b>Non Cash Item:</b>									
Depreciation Expenses		1100	13200		1100	13200		1100	13200
<b>Total Operating Cost (D)</b>		<b>11050</b>	<b>132600</b>		<b>11350</b>	<b>136200</b>		<b>12100</b>	<b>145200</b>
<b>(Net Profit C-D) :</b>		<b>9950</b>	<b>119400</b>		<b>10700</b>	<b>128400</b>		<b>10900</b>	<b>130800</b>
<b>Payback to G T</b>			<b>100000</b>			<b>100000</b>			<b>100000</b>
<b>Retained Income:</b>			<b>19,400</b>			<b>28400</b>			<b>30800</b>



# ***SWOT ANALYSIS***

## **S**TRENGTH

Long standing relationship with Grameen  
Available of customers  
Central place of Chandpur Pouroshova  
Near to the Hospital & side of main road.

## **W**EAKNESS

Credit sales  
Impure medicine

## **O**PPORTUNITIES

Local Competition  
Theft

## **T**HREATS

Enter upscale market  
Increase sale in new market.

Presented at 35 SB Executive Design Lab on at  
28 October, 2014 YC

**Thank You**

Pictures













