

# ZAHIR UDDIN MEDICAL SERVICES



Project identification by: Abu Bakkar Siddique, Dokshinkhan Unit, Dhaka  
Project prepared by: Md Rafiqul Islam

**Grameen Shakti Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

|                                                  |   |                                                                                                                                               |
|--------------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Name                                             | : | <b>DR. IFFAT ARA FERDOUSHI</b>                                                                                                                |
| Age                                              | : | 30-03-1992 (23 Years)                                                                                                                         |
| Education, till to date                          | : | B.D.S (D.U)                                                                                                                                   |
| Marital status                                   | : | Single                                                                                                                                        |
| Children                                         | : | N/A                                                                                                                                           |
| No. of siblings:                                 | : | Sisters                                                                                                                                       |
| Address                                          | : | Vill: Kawlar P.O: Khilkhet P.S: Dokshinkhan Dist: Dhaka                                                                                       |
| Parent's and GB related Info                     | : |                                                                                                                                               |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>                                                                    |
| (ii) Mother's name                               | : | <b>RAZIA BEGUM</b>                                                                                                                            |
| (iii) Father's name                              | : | <b>MD ZAHIR UDDIN</b>                                                                                                                         |
| (iv) GB member's info                            | : | Branch: Dokshinkhan Centre # 20 (Female),<br>Member ID: 9585, Group No: 09<br>Member since: 01-01-2007 (07 Years)<br>First loan: 10,000 taka. |
| Further Information:                             | : | Existing loan: BDT 1,00,000 Outstanding loan: BDT 4,400                                                                                       |
| (v) Who pays GB loan installment                 | : | Father                                                                                                                                        |
| (vi) Mobile lady                                 | : | No                                                                                                                                            |
| (vii) Grameen Education Loan                     | : | No                                                                                                                                            |
| (viii) Any other loan like GB,<br>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                                                          | : | One years experience in running business.<br>She is an Internee Dental Doctor. |
| Other Own/Family Sources of Income                                                              | : | Father's income (House Rent)                                                   |
| Other Own/Family Sources of Liabilities                                                         | : | None                                                                           |
| Entrepreneur Contact No.                                                                        | : | 01766-514587                                                                   |
| Mother Contact No.                                                                              | : |                                                                                |
| NU Project Source/Reference                                                                     | : | Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit, Dhaka                   |

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

Razia Begum is a member of Grameen Bank since 07 years. At first she took 10,000 taka loan from Grameen Bank. Razia Begum gradually took loan from GB. Utilize loan in their own Zahir Uddin Medical Services business.

## Proposed Nobin Udyokta Business Info

|                                                   |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name                                     | : | <b>ZAHIR UDDIN MEDICAL SERVICES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Location                                          | : | Kawlar, Namapara, Khilkhet, Dhaka                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Total Investment in BDT                           | : | 3,90,000 taka                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Financing                                         | : | Self BDT 1,90,000 (from existing business) 49%<br>Required Investment BDT 2,00,000 (as equity) 51%                                                                                                                                                                                                                                                                                                                                                                                               |
| Present salary/drawings from business (estimates) | : | 7,000 Taka                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Proposed Salary                                   | : | 12,000 Taka                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing medicine like; Omiprazole, Ranitidine, Paracytamol and various medicine.</li><li>▪Provide primary health service and dental treatment.</li><li>▪Average 12% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪ The shop is rented.</li><li>▪Collects from different company agent.</li><li>▪Agreed grace period is 4 months.</li></ul> |

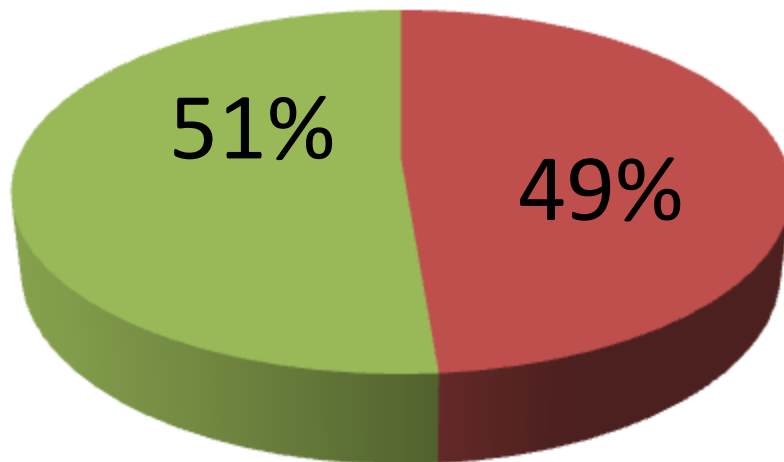
## Existing Business (BDT)

| Particular                                               | Daily        | Monthly        | Yearly           |
|----------------------------------------------------------|--------------|----------------|------------------|
| <b>Revenue (sales)</b>                                   |              |                |                  |
| Omiprazole, Ranitidine, Paracytamol and various medicine | 4,000        | 120,000        | 1,440,000        |
| Visit                                                    | 500          | 15,000         | 180,000          |
| <b>Total Sales (A)</b>                                   | <b>4,500</b> | <b>135,000</b> | <b>1,620,000</b> |
| <b>Less. Variable Expense</b>                            |              |                |                  |
| Omiprazole, Ranitidine, Paracytamol and various medicine | 3,520        | 105,600        | 1,267,200        |
| Treatment cost                                           | 100          | 3,000          | 36,000           |
| <b>Total variable Expense (B)</b>                        | <b>3,620</b> | <b>108,600</b> | <b>1,303,200</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>                | <b>880</b>   | <b>26,400</b>  | <b>316,800</b>   |
| <b>Less. Fixed Expense</b>                               |              |                |                  |
| Rent                                                     |              | 3,000          | 36,000           |
| Electricity Bill                                         |              | 1,200          | 14,400           |
| Mobile Bill                                              |              | 300            | 3,600            |
| Transportation                                           |              | 500            | 6,000            |
| Salary (self)                                            |              | 7,000          | 84,000           |
| Salary (staff)                                           |              | 4,000          | 48,000           |
| Entertainment                                            |              | 500            | 6,000            |
| <b>Total fixed Cost (D)</b>                              |              | <b>16,500</b>  | <b>198,000</b>   |
| <b>Net Profit (E) [C-D]</b>                              |              | <b>9,900</b>   | <b>118,800</b>   |

# Investment Breakdown

| Particulars                                              | Existing        | Proposed        | Proposed Total  |
|----------------------------------------------------------|-----------------|-----------------|-----------------|
| Ompirazole, Ranitidine, Paracytamol and various medicine | 1,52,000        | 20,000          | 1,72,000        |
| Dental Instruments                                       | 20,000          | 1,80,000        | 2,00,000        |
| Decoration and Furniture                                 | 18,000          | -               | 18,000          |
| <b>Total</b>                                             | <b>1,90,000</b> | <b>2,00,000</b> | <b>3,90,000</b> |

# Source of Finance



- Entrepreneur's Contribution 190,000
- Investor's Investment 200,000
- Total 390,000

# Financial Projection (BDT)

| Particular                                               | Daily        | Monthly        | 1st Year         | 2nd Year         | 3rd year         |
|----------------------------------------------------------|--------------|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                                   |              |                |                  |                  |                  |
| Ompirazole, Ranitidine, Paracytamol and various medicine | 5,000        | 150,000        | 1,800,000        | 1,890,000        | 1,984,500        |
| Visit                                                    | 1,200        | 36,000         | 432,000          | 453,600          | 476,280          |
| <b>Total Sales (A)</b>                                   | <b>6,200</b> | <b>186,000</b> | <b>2,232,000</b> | <b>2,343,600</b> | <b>2,460,780</b> |
| <b>Less. Variable Expense</b>                            |              |                |                  |                  |                  |
| Ompirazole, Ranitidine, Paracytamol and various medicine | 4,400        | 132,000        | 1,584,000        | 1,663,200        | 1,746,360        |
| Visit                                                    | 300          | 9,000          | 108,000          | 113,400          | 119,070          |
| <b>Total variable Expense (B)</b>                        | <b>4,700</b> | <b>141,000</b> | <b>1,692,000</b> | <b>1,776,600</b> | <b>1,865,430</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>                | <b>1,500</b> | <b>45,000</b>  | <b>540,000</b>   | <b>567,000</b>   | <b>595,350</b>   |
| <b>Less. Fixed Expense</b>                               |              |                |                  |                  |                  |
| Rent                                                     |              | 3,000          | 36,000           | 36,000           | 36,000           |
| Electricity Bill                                         |              | 1,200          | 14,400           | 16,000           | 17,000           |
| Mobile bill & SMS Monitoring                             |              | 550            | 6,600            | 7,000            | 7,500            |
| Transportation                                           |              | 500            | 6,000            | 8,000            | 10,000           |
| Salary (self)                                            |              | 12,000         | 144,000          | 144,000          | 144,000          |
| Salary (staff)                                           |              | 5,000          | 60,000           | 60,000           | 60,000           |
| Entertainment                                            |              | 400            | 4,800            | 5,500            | 6,000            |
| <b>Non Cash Item</b>                                     |              |                |                  |                  |                  |
| Depreciation                                             |              | 3,483          | 41,800           | 41,800           | 41,800           |
| <b>Total Fixed Cost</b>                                  |              | <b>26,133</b>  | <b>313,600</b>   | <b>318,300</b>   | <b>322,300</b>   |
| <b>Net Profit (E) [C-D]</b>                              |              | <b>18,867</b>  | <b>226,400</b>   | <b>248,700</b>   | <b>273,050</b>   |
| <b>Investment Payback</b>                                |              |                | <b>80,000</b>    | <b>80,000</b>    | <b>80,000</b>    |



# 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> |
|-------------|---------------------------------------------------|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 200,000             |                     |                     |
| 1.2         | Net Profit                                        | 226,400             | 248,700             | 273,050             |
| 1.3         | Depreciation (Non cash item)                      | 41,800              | 41,800              | 41,800              |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 188,200             | 398,700             |
|             | <b>Total Cash Inflow</b>                          | <b>468,200</b>      | <b>478,700</b>      | <b>713,550</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 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              |
|             | <b>Total Cash Outflow</b>                         | <b>280,000</b>      | <b>80,000</b>       | <b>80,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>188,200</b>      | <b>398,700</b>      | <b>633,550</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 01 Years  
Quality medicine & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

Mylo

ডক্টর'স ভিজিট

নতুন রোগী-২০০  
পুরাতন রোগী-১০০





ডক্টর'স ভিজিট  
সকাল ১০টা-২০টা  
সন্ধ্যা ১০টা-১২টা

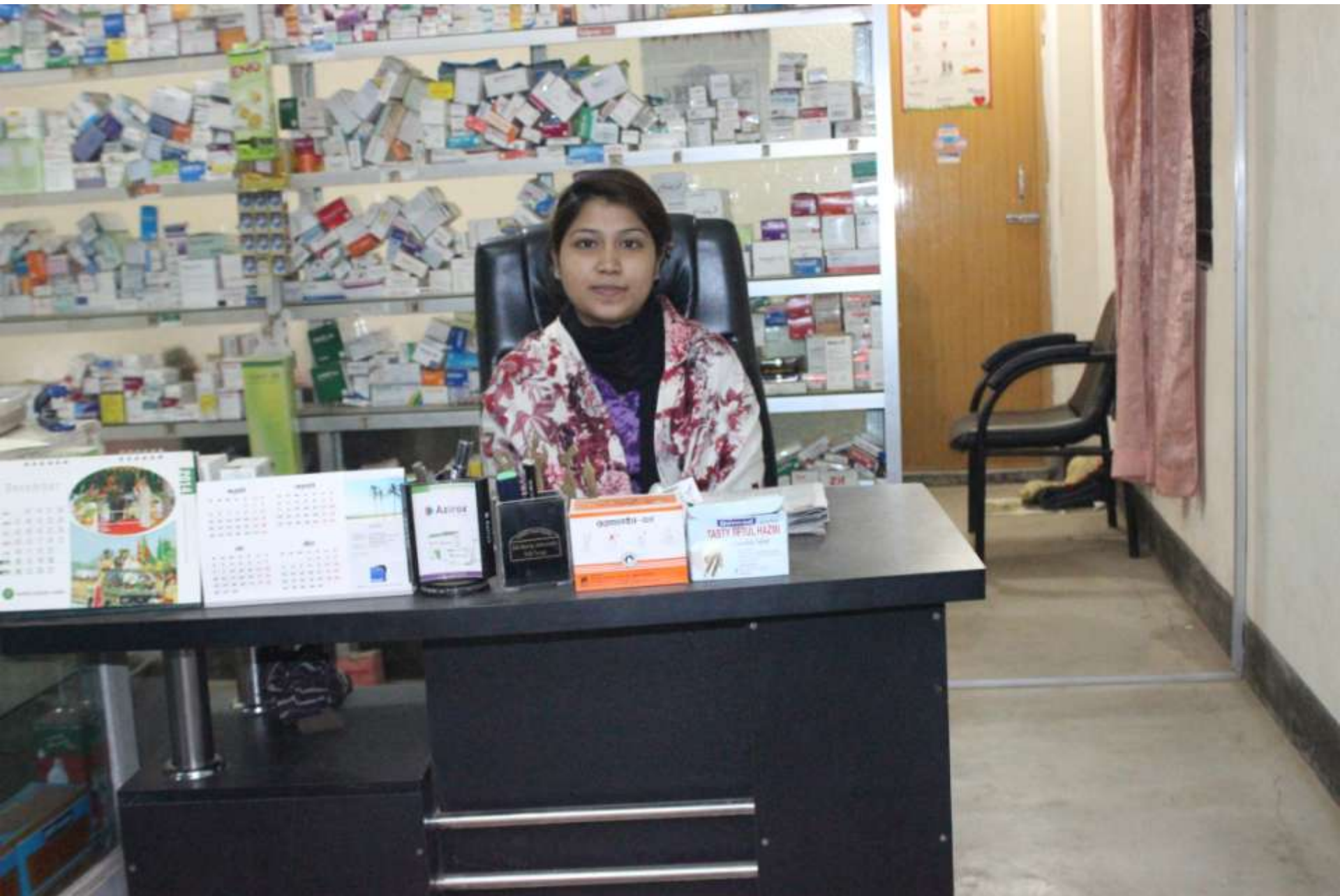












**জাহির উদ্দিন মেডিকেল সার্ভিসেস**  
 সকল চিকিৎসার পাশাপাশি দাঁত-মাড়ি ও মুখের চিকিৎসার জন্য  
**ডেন্টাল উইং** ডাঃ ইফফাত আরা ফেরদৌসী  
 ডেন্টাল সার্জেন  
 বি.ডি.এস (ডি.ইউ)  
 সিরিমনালের জন্য : ০১৮২৫৮১৫৩৩৮

**any**

**জাহির উদ্দিন মেডিকেল সার্ভিসেস**  
 প্রোঃ সিনিয়র ওয়ারেন্ট অফিসার মোঃ জাহির উদ্দিন (অবঃ) ফার্মেটিকাল সার্ভিসেস  
 ফোন: ০১৮২৫৮১৫৩৩৮

ডবল  
 তাড়িখ  
 ৩১৫  
 এই ফার্মে



# FAMILY PICTURE

