

# Haque Medical Hall



Presented by  
Sumon Mazamder

NU Identified and PP Prepared by-  
Ottom Kumar Sarker (Ramgonj Unit)

Verified By: Md. Nazrul Islam

**GRAMEEN TRUST**



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

Name	:	Sumon Mazamder
Age	:	03.01.1981 (34 year)
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	Brother-02, Sister-02
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Anjoli Rani Shill
(iii) Father's name	:	Ranjit Mazamder
(iv) GB member's info	:	Branch: Chandipur                      Centre # 04/ma, Group no : 01                                      Loanee no.: 1147, Member since 24/07/2011,                      First loan: Tk. 5000/- Existing loan: N/A,                                      Outstanding: Nill
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education	:	N/A
Education	:	Diploma (Civil)

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

Present Occupation	:	Medicine Business
Drug License	:	Noa-01705/2
Business Experience	:	10 Years : Training on RMP-1 year, Pharmacy- 1 Year, SMC- 6 months from Noakhali
Other Own/Family Sources of Income	:	N/A
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 2011 (04 years). At first She took 5000/- from GB. NU invested GB Loan in his business. They also bought some agro-land. NU's mother gradually improved their life standard by using GB loan.

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

Business Name	:	Haque Medical Hall
Address/ Location	:	Ramgong Main Road In front of Jia Sopping Complex
Total Investment in BDT	:	7,00,000/-
Financing	:	Self BDT 4,00,000/- (from existing business) 57% Required Investment BDT 3,00,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	8000/-
Proposed Salary		8000/-
Proposed Business		
(i) % of present gross profit margin	:	10%
(ii) Estimated % of proposed gross profit margin		10%
(iii) Agreed grace period		5 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<b><u>Present Items</u></b>			
Advance = 100,000/-	400000/-		
Furniture = 60,000/-			
Tablet/capsule = 35000/-			
Anti-biotic(tablet + capsule + syrup) = 60,000/-			
Syrup & file item = 25,000/-			
Omeprazole & anti-ulcer =35,000/-			
Eye Drop/Baby Food = 30000/-			
Ointment , Cream & topical item =35000/-			
Vitamin & other Stock items =20,000/-			
<b><u>Proposed items</u></b>			
Electric Bed (2av pick)/Nebulizer = 40000/ -		300000/-	
Surgical /Item / All kinds of Cefra Antibiotic = 60000/ -			
Eye Drop & Ointment =20,000/-			
Tablet/Capsule(omeprazole group) = 30,000/-			
Injectable items =30,000/-			
Baby Food/Baby milk = 25000/-			
Vaccination = 45000/-			
Ethicon HoR (100 pc ) = 25000/-			
Orthopedic Surgical Item = 35000/			
<b>Total Capital</b>	<b>400000/-</b>	<b>300000/-</b>	<b>700000/-</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income (A)	5000	150000	1800000
<i>Less: Cost of sales (B)</i>	4500	135000	1620000
Gross Profit (C) [C=(A-B)]	500	15000	180000
Self Income (Prescription , Nebulizing & Diabetics test ,Dressing etc.)	500	15000	180000
<b>Gross Profit Total</b>	1000	30000	360000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		600	7200
Generator bill		200	2400
Shop Rent		3000	36000
Night Guard bill		200	2400
Mobile bill		500	6000
Present salary/Drawings- self		8000	96000
Present salary/Empolyee-2(5000+3000)		8000	96000
Others cost (fees)		1000	12000
<b>Non Cash Item:</b>			
Depreciation Expenses( =60000/ *10%)		500	6000
<b><i>Total Operating Cost (D)</i></b>		22000	264000
<b>Net Profit (C-D):</b>		8000	96000



# 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	225000	2700000	7000	210000	2520000	8000	240000	2880000
<i>Less: cost of sales (B)</i>	5400	162000	1944000	6300	189000	2268000	7200	216000	2592000
Gross Profit (C) [C=(A-B)]	600	18000	216000	700	21000	252000	800	24000	288000
Self Income (Prescription Nabulzing, Diabetes test , etc.)	600	18000	216000	600	18000	216000	700	21000	252000
<b>Total Income</b>	1200	36000	432000	1300	39000	468000	1500	45000	540000
<b><i>Less: Operating Costs</i></b>									
Electricity bill		600	72000		700	8400		700	8400
Generator bill		200	2400		300	3600		300	3600
Shop Rent		3000	36000		3000	36000		3000	36000
Night Guard bill		200	2400		250	3000		300	3600
Mobile bill		500	6000		500	6000		600	7200
Present salary/Drawings- self		8000	96000		8000	96000		9000	108000
Present salary Employee -2		8000	96000		8000	96000		9000	108000
Others cost (fees)		1000	12000		1000	12000		1000	12000
<b>Non Cash Item:</b>									
Depreciation Expenses		500	6000		500	6000		500	6000
<b>Total Operating Cost (D)</b>		22000	264000		22250	267000		24400	292800
<b>Net Profit (C-D) :</b>		14000	168000		16750	201000		17600	247200
<b>Pay back</b>			120000			120000			120000
<b>Retained Income:</b>	48000			81000			127200		



# ***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>1.0</b>	<b>Cash Inflow</b>			
<b>1.1</b>	Investment Infusion by Investor	300000	-	-
<b>1.2</b>	Net Profit	168000	201000	247200
<b>1.3</b>	Depreciation (Non cash item)	6000	6000	6000
<b>1.4</b>	Opening Balance of Cash Surplus	-	54000	141000
	<b>Total Cash Inflow</b>	<b>474000</b>	<b>261000</b>	<b>394200</b>
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	Purchase of Product	300000	-	-
<b>2.2</b>	Payment of GB Loan	-	-	-
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	<b>Total Cash Outflow</b>	<b>420000</b>	<b>120000</b>	<b>120000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>54000</b>	<b>141000</b>	<b>274200</b>

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known businessman in locality.
- ✓ Provide quality medicine to meet demand for the community.

## **W**EAKNESS

- ✓ Lack of Investment
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand from locality.
- ✓ Central point of Ramgonj Jia Shopping Complex

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.



















Presented at GT's 6<sup>th</sup> Internal SB Design Lab  
on April 7, 2015 at GT

**For more information**

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