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



Grameen Shakti Samajik Byabosha Ltd.

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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MOST. SAJEDA KHATUN MD ANSAR ALI Branch: Pakutia Centre # 16(Female), Member ID: 1552, Group No: 03 Member since: 20-10-1989 <i>(26 Years)</i> First Ioan: 2,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 2,00,000 Outstanding loan: BDT 90,000 Father No No 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	:	Eleven years experience in running business.
Training Info	:	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

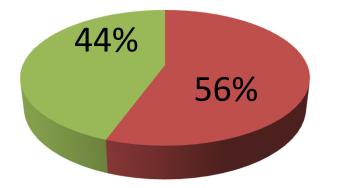
Most. Sajeda Khatun joined Grameen Bank since 26 years ago . At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and house development.

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	:	 The business is planned to be scaled up by investment in existing goods like; Different types of medicines like Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Ceproproxasilin, Tetracyclin 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 Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Ceproproxasilin, Tetracyclin 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 Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Ceproproxasilin, Tetracyclin 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, Ceproproxasilin, 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, Ceproproxasilin, Tetracyclin	6,000	180,000	2,160,000	2,268,000	2 281 400
from various companies such as Square, Incepta, and	0,000	180,000	2,100,000	2,208,000	2,381,400
other companies.					
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, Ceproproxasilin, Tetracyclin	F 100	153,000	1,836,000	1,927,800	2,024,190
from various companies such as Square, Incepta, and	5,100				
other companies.					
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)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	
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	80.000	80.000	80.000	
2.3	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	



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 11 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

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

THREATS

Theft Fire Political unrest Pictures

















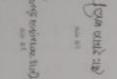






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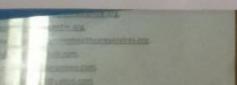
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FAMILY PICTURE

